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**Fire Association of
Philadelphia**

Title:

**The Fire Association of
Philadelphia**

Place:

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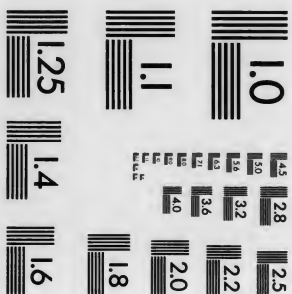
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THE FIRE ASSOCIATION
OF
PHILADELPHIA



1817 - 1917

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THE FIRE ASSOCIATION OF PHILADELPHIA

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Boston, Mass.



VUE DU PORT DE PHILADELPHIE.

INTRODUCTION

THE ORIGIN OF FIRE INSURANCE AS A BUSINESS

THIS little book is offered by the Fire Association of Philadelphia in the hope that its readers may glean from it many facts relative to the history of the Association, as well as some information concerning the development of underwriting in both the Old and the New World. Philadelphia has taken no small part in the events which have helped to make this history, for the city has seen the beginning of underwriting in America, and its growth from small to great proportions. Marine insurance was first undertaken, and to this were added fire and eventually life risks, while the present century has seen the entire insurance world advancing to meet practically every demand made by the public. This same public, appreciating the benefits of insurance, is fully awake to the fact that its history is an interesting subject of study. The constant application at the public libraries of the large cities for the history of insurance itself and the story of the origin and development of the great insurance companies is a proof of this.

"Have you heard the story of the disagreements which arose between the Philadelphia Contributionship, familiarly known as the Hand in Hand, and the Mutual Assurance Company, known as the Green Tree?" is not an unusual question asked of the stranger in Philadelphia. And, if the stranger has not heard this story, it is well worth his while to listen to it, for it concerns a chapter of early underwriting history in America. The old Hand in Hand refused to insure houses which had trees planted near them; and this decision caused considerable complaint among householders, who were loath to cut down the trees and yet wished their property protected against loss by fire. The fire-mark of the Hand in Hand is a familiar one to Philadelphians;

*Quarrel
between the
Hand in
Hand and
the Green
Tree*

INTRODUCTION

and, when the company popularly called the Green Tree came into existence, its fire-mark bore the emblem signified by its name, and it agreed to insure houses about which trees were planted. A rivalry arose between the two companies, and the disagreements which ensued may have been kept up until the famous tree clause was taken from the charter of the pioneer company.

*Lombards
in London
first noted
under-
writers*

These early American insurance companies had as their models the London organizations of the day, and the London companies in their turn benefited by the experience which their predecessors had gained from the time of the Hebrew statutes. Much credit is due to the Lombards, noted money-lenders of Europe, who in the thirteenth century went exclusively into underwriting not only in London, but throughout Europe. Though the business of marine insurance was carried on extensively in England, it was some years before it was made a subject of legislation in Parliament; and the preamble to the law passed by Parliament in 1601 contains the interesting statement that insurance had been a custom "tyme out of mynde."

*Beginning
of fire in-
surance,
Nicholas
Barbon,
other early
agents, and
Lloyd's
famous
Coffee-house*

Fire insurance as a business had its beginning in 1667, after the Great Fire of London, and was carried on in response to the needs of those who had suffered from losses in the conflagration. Nicholas Barbon carried on the business, and confined his activities to the insurance of buildings, risks on merchandise not being taken until 1706, when Charles Povey entered this field. Shortly before Povey's venture the Friendly Society—the first joint-stock insurance organization—was founded. The term "underwriting" originated in London at Lloyd's famous Coffee-house, the rendezvous of ship-owners and trading merchants, where it was the custom to record the value of cargoes and for a consideration to guarantee the owners protection from the perils of the deep. Such men wrote their names and the amounts assumed under the records of the cargo they insured, and "underwriting" came to be synonymous with insurance. Lloyd's is now known as Underwriters at Lloyd's.

*Author of
"Robinson
Crusoe"
plans in-
surance
companies*

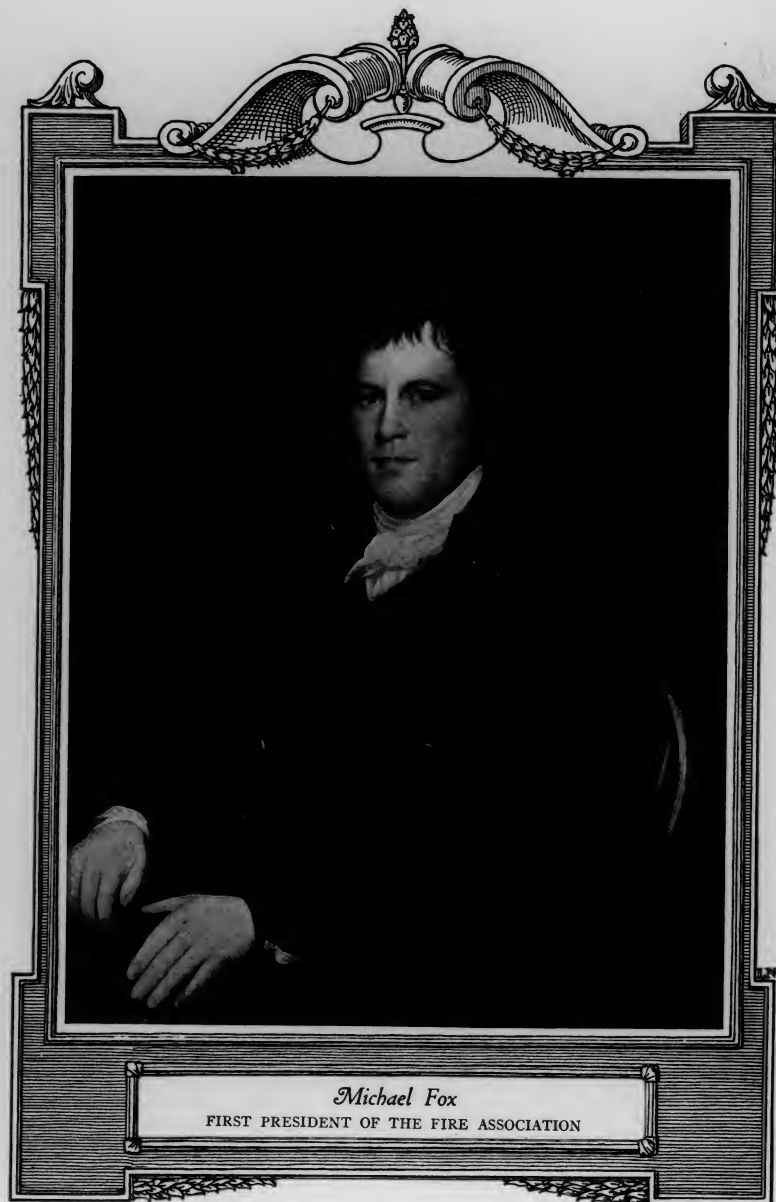
Daniel Defoe, best known as the author of "Robinson Crusoe," may have been responsible for the establishment of many of the early insurance companies in London. In his "Essay on Projects," published in 1696, Defoe sets forth a plan for the promotion of societies "formed by mutual assurance for the relief of the members in seasons of distress"; and he proposes one for "the support of destitute widows," and another "for the assistance of seamen." Defoe's idea was extensively carried out, and many institutions with varied beneficent ideas were established. It was not, however, until nearly a century later (in 1793) that the Friendly Societies received the sanction of Parliament. More than fifty years before the English Parliament took this action, the American insurance companies were flourishing. Speaking of their later progress, Cornelius Walford, of London, one of the most eminent writers on insurance, said: "Our American cousins are already wresting the palm of progress from our grasp. They have gone ahead with it in a manner far outstripping all former experience."

INTRODUCTION

Not least among these old companies was the Fire Association of Philadelphia, organized and carried on by the early volunteer fire companies, which continued their interest in it up to the time of the establishment of a paid fire department. With the publication of this little book the Fire Association passes its century mark. The Association desires to acknowledge the many courtesies that have been extended in the preparation of its history. Officers and employees of the company have taken a most cordial interest in the matter, and have placed at the disposal of the historian the minute-books of the company, various early records, manuscripts, and other data of interest in the preparation of this book. The Fire Association is indebted to Mr. Joseph H. Mercer, who located the houses of Samuel Bleight and Caleb Carmalt, and to Mr. George Maurice Abbott for the privilege of reproducing Peter Cooper's picture of Philadelphia in 1720.

*The Fire
Association
of Phila-
delphia*





THE FIRE ASSOCIATION OF PHILADELPHIA

PHILADELPHIA, THE PIONEER OF AMERICAN INSURANCE

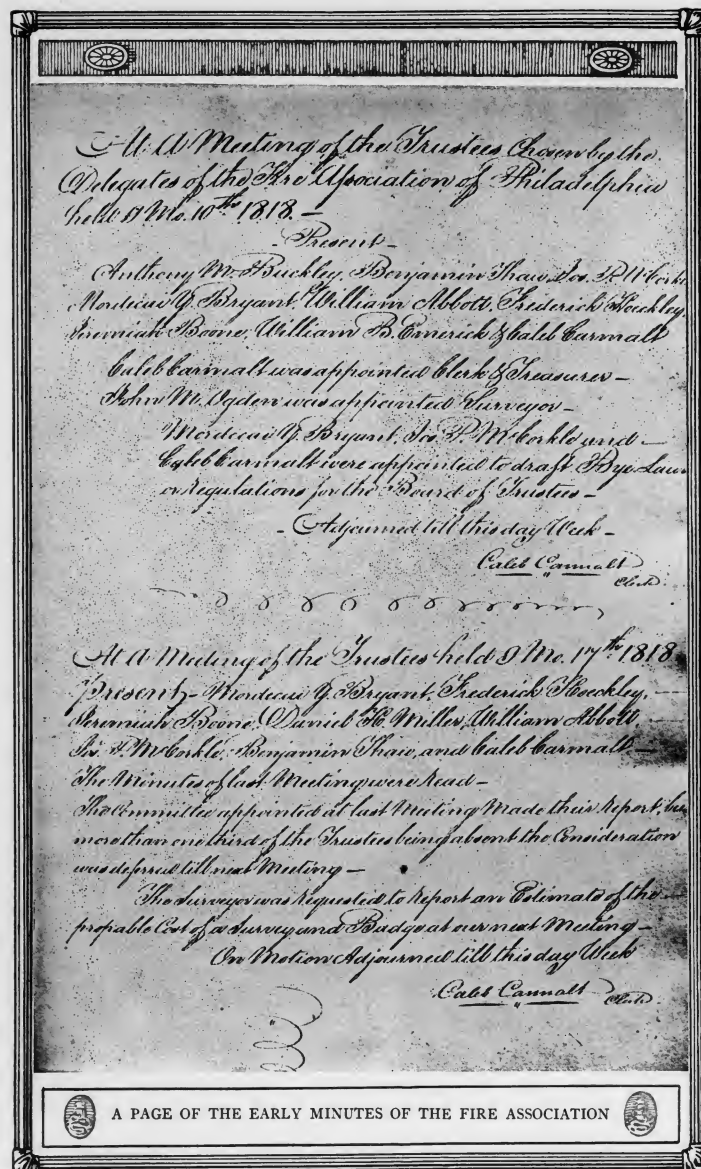
INSURANCE in America was instituted two hundred years ago. The scene of its origin was High Street, Philadelphia, and John Copson was the underwriter. Less than a decade later—1736 is the exact date—proceedings arose which eventually led to the formation of the Fire Association. A century (less one year) after John Copson wrote his first policy the Fire Association was incorporated.

Philadelphia occupies a unique place in the history of American insurance. Here, in response to the needs of those having marine interests, underwriting was not only carried on, but the first book in this country in which insurance is mentioned was written by Francis Rawle, published by S. Keimer, and printed by Benjamin Franklin. This "Ways and Means for the Inhabitants of Delaware to become Rich" was the first book printed by Franklin, who later became identified with the early insurance interests of the city. The first insurance magazine published in America was printed in Philadelphia by Captain Harvey G. Tuckett, and was called *Tuckett's Monthly Journal, Health and Friendly Societies' Monitor*. The oldest fire insurance company in America, the Philadelphia Contributionship, is located in Philadelphia; and here also is the first joint-stock fire insurance company in America, the Insurance Company of North America, the latter organized in the midst of some of the most stirring scenes this country has ever known and cradled in Independence Hall. The Quaker City has witnessed the earliest efforts to establish not only marine and fire insurance, but life insurance as well. In Philadelphia was organized the first life insurance company in the United States. This company, still in existence, was organized and chartered by King George II, Jan. 11, 1759, and is the Presbyterian Ministers' Fund for Life Insurance. Impetus has also been given here to the earliest publications on underwriting.

The Fire Association of Philadelphia is the first organization in America that grew out of the volunteer fire department of any city. Begun with no other capital than what credit it could secure, and re-enforced by the sterling worth of the men who put energy into its organization, it rapidly outgrew the front room of Caleb Carmalt's

*Phila-
delphia's
prominence
in early
American
insurance*

*Origin of
the Fire
Association
of Phila-
delphia*



THE FIRE ASSOCIATION OF PHILADELPHIA

house on Third and Tammany (now Buttonwood) Streets, and took quarters in four other buildings, which it has occupied during the hundred years of its activity as an insurance company. In Carpenters' Hall the Trustees of the Fire Association held their meetings in the twenties. To-day the Association occupies its new building on the corner of Fourth and Walnut Streets.

The Fire Association began underwriting at an interesting period in American history. James Monroe was President of the United States at the time of the first activities of the Association as an insurance company (in 1817). Philadelphia at this period was by the fastest coaches a two days' journey from New York. The population of Philadelphia in that year was 114,410 persons. No telephone or telegraph wires spanned the country. Weaving was done by hand. Books were scarce. On the front page of *Poulson's American Daily Advertiser*, dated Wednesday morning, February 5, 1817, containing an announcement of a meeting of the presidents of the different engine companies of Philadelphia to consider the formation of the Fire Association, one Christian Stauffer offered a reward of fifty dollars for the return of "a Mulatto Boy named Harry, supposed to be about five feet two inches high, slender made, sharp face and nose, large feet, straight hair, pleasant countenance, and smiles when spoken to. Had on, when he went away, an old grey coat considerably patched, a waistcoat and pantaloons of grey lindsey, a home made flannel under roundabout and a red cape, a high crown'd wool hat nearly new, black woolen stockings and coarse patent shoes—in his roundabout or waistcoat, not recollected which, there is an inside pocket."

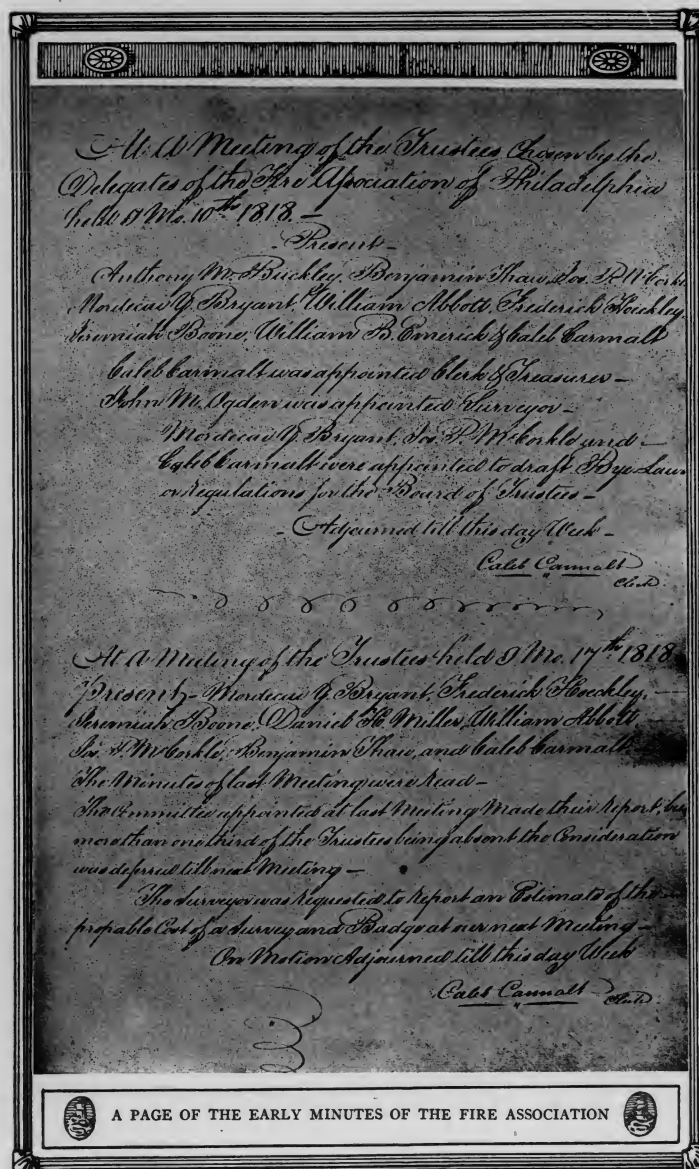
The anti-slavery movement had just begun. Abraham Lincoln was eight years old. Through the length and breadth of America the time was called "the era of good feeling," and during this era the Fire Association of Philadelphia issued its first policy.

THE FIRE ASSOCIATION OF PHILADELPHIA A HUNDRED YEARS AGO

Eleven engine and five hose companies joined the Fire Association when it was organized in 1817. As early as 1736 a movement was started by some of the volunteer companies to form a similar organization, and from that year until 1799 conventions were held by delegates from these companies. Though these meetings planted valuable seeds in the minds of those who attended them, no fruit of any individual or united efforts was borne until 1799, when the Resolution Fire Company suggested that a Fire Association be formed, and that the duties of this organization be to regulate the proceedings at fires. Up to 1803 the new association devoted itself to taking care of furniture and goods at fires, and two regulators sent by it located pumps and formed lines to convey buckets to the engines. It also assigned the fire-engines places where they might operate most advantageously. Serious differences arose between the firemen and hosemen, and after the formation of the Philadelphia Hose Company the Fire Association was practically abandoned, and a new organization formed in 1804,

Conditions when the Fire Association began business

Anti-slavery movement begun



THE FIRE ASSOCIATION OF PHILADELPHIA

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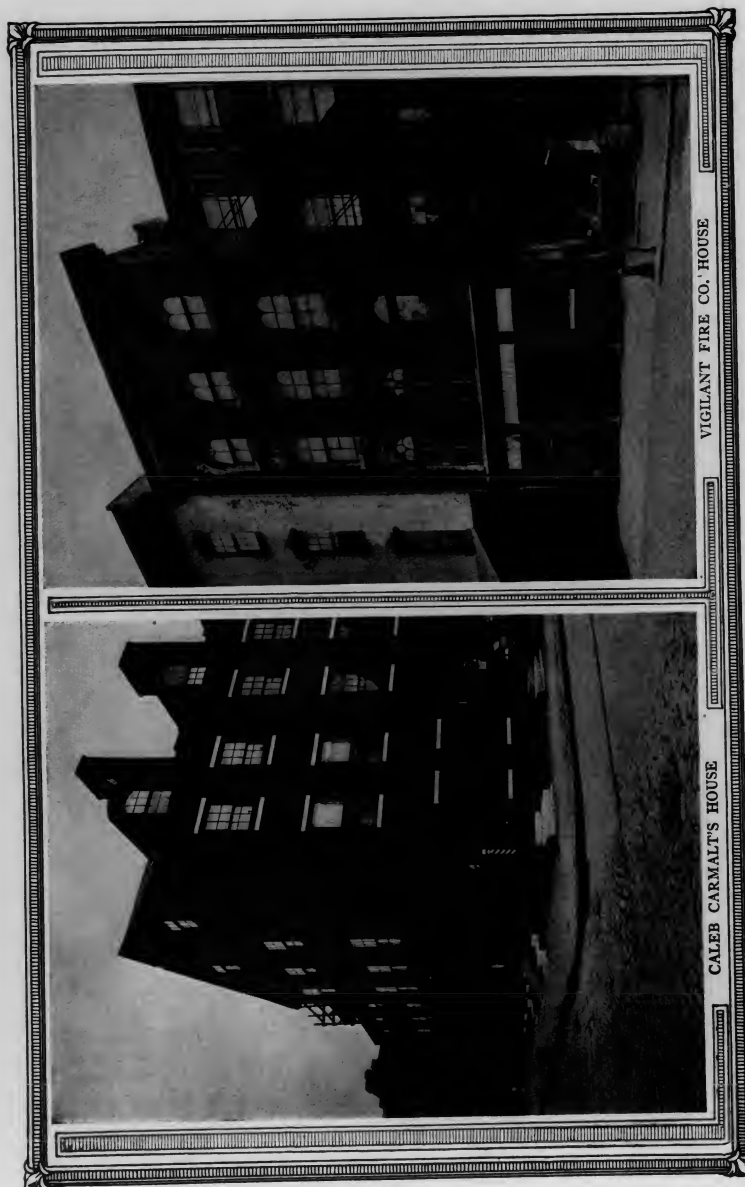
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VIGILANT FIRE CO. HOUSE

CALEB CARMALT'S HOUSE

THE FIRE ASSOCIATION OF PHILADELPHIA

called the "Fire Hose Association." This organization, through many and varied vicissitudes, managed to struggle along until 1817, when the Fire Association of Philadelphia was formed. The capacity in which the new association was to serve differed radically from that of its predecessors, though it must be admitted that the former fire associations contributed much to the new. They made a path for their successor to tread, and placed useful danger signals along the way. The Fire Association began with no capital, though the property of the associated fire companies was pledged for the acts of thirteen trustees "for loss in excess of the capital stock of the association made the subject of special exemption." A provision was made that no dividends be paid to the associated companies until the capital stock amounted to \$15,000. Members of the Association had the privilege of having their property insured at 5 per cent. less than any one else.

The first meeting of the Association was held on Monday, September 17, 1817, at the house of Caleb Carmalt, on the corner of Third and Tammany Streets. The house still stands, though the location is now known as Third and Buttonwood Streets. At this first meeting were represented the Delaware, United States, Hand in Hand, Diligent, and Relief Fire Companies. Michael Fox, president of the Diligent Engine Company, was elected chairman; Caleb Carmalt, secretary; and John Ogden, surveyor. There may have been outlined at this meeting some of the objects of the Fire Association, and one of these objects proved to be the creating of a good-fellowship between the fire companies, composed entirely of volunteer firemen. Later, when the insurance idea was presented to the thirteen trustees, it was voted that, since these volunteer fire companies were not paid, whatever profits might arise from the underwriting of fire risks should belong to them. A fire-mark was adopted, representing a fire-plug with a section of hose attached to it, and with the letters F. A. on each side of the plug. Let the seeker after the quaint walk through any part of old Philadelphia to-day, and he will see this ancient fire-mark on many of the old buildings.

First meeting of the Fire Association

The first policy was issued upon a three-story brick store belonging to Samuel Bleight. Mr. Bleight, having been granted "the privilege of weaving in the cellar," paid a deposit of $3\frac{1}{4}$ per cent. This building, still standing, is located at Frankford and Point Road, now Frankford Avenue and Richmond Street. The following is quoted from this first policy issued by the Fire Association:—

First policy of the Fire Association

BY THE TRUSTEES OF THE FIRE ASSOCIATION OF PHILADELPHIA

No. 1.

Perpetual

This Policy Witnesseth that *Samuel Bleight* of the city of Philadelphia has deposited with the Treasurer of the said Association the sum of *sixty-five dollars* as a part of the Capital Stock agreeably to the said charter for the Insurance from loss or damage by Fire of *Two Thousand dollars on a three story brick store situated at the corner of Point and Frankford Road being 26 feet front by 40 feet deep narrowing to 10 feet 6 inches on the back line* as per survey No. 1, in consideration whereof the capital stock of the said Association shall be and remain forever subject, and liable to pay, make good and satisfy unto the said

THE FIRE ASSOCIATION OF PHILADELPHIA

insured, *his* heirs, executors, administrators, and assigns, all such damage or loss, as may at any time happen by means of fire to the building hereinbefore described, not exceeding the said sum of *Two Thousand* dollars, unless the said Association shall within thirty days after proof of such damage, if the loss be not total, give directions for putting the said building into as good a state of repair as the same were before injured by fire; and proceed therein with reasonable diligence; or shall within sixty days after such proof pay for such damage, according to an estimate thereof to be made by the arbitrators mutually chosen.

It is agreed and hereby declared, that the Trustees of the said Association shall not be made personally liable for damages arising from this insurance, in case the said damages, together with those arising from other insurances, effected, or to be effected by the said Trustees, shall amount to more than the whole capital stock of the said Association, nor in any case whatever; and such personal liability is hereby expressly relinquished by the said *Samuel Bleight* who hereby consents and binds *himself* to look to the said capital stock, and to that alone for *his* indemnity against any and every loss which may happen under this Policy; and acknowledges and admits that at the time of effecting this insurance there is exhibited to *him* a semi-annual statement of the actual capital of the said Association, in pursuance of and compliance with the provisions of the said charter. Provided that if any loss occasioned by one fire (or more than one happening before the extinguishment of the first) shall amount to more than the whole stock of the Association, in such cases the several sufferers insured shall receive a just and proportional dividend of the said whole stock, according to the sums by them respectively insured, and the loss by them sustained. And Further, that no distribution shall take place, of the said capital stock, otherwise than is provided in the said Charter; but in case the said *Samuel Bleight* shall at any time wish to withdraw *his* insurance from the capital stock, *he* shall be permitted to do so, first paying to the Association a discount thereon, proportioned to any partial loss the said Association may have sustained, and allowing a deduction of five per cent. on *his* deposit money, if the losses then incurred by the Association be not equal to the whole capital stock. And in case the said premises shall be sold and conveyed by the insured, and this policy not transferred, the said insured, *his* heirs, executors, administrators, or assigns, may demand and receive the said deposit money, the discount and deduction aforesaid, being first made thereon, if applied for within ninety days after such sale and conveyance; otherwise the said deposit money shall be sunk for the benefit of the capital stock, and a similar permission in like cases shall be inserted in every Policy executed by the said Association. And if in the case of a total loss on this Policy, the said Association shall rebuild the said building or pay the money insured thereon, or a dividend of the whole stock, where it shall fall short of losses incurred,—and in either of these cases, the deposit money shall be retained by the Association, and this Policy shall be cancelled.

Provided Also, that if the premises hereby insured are at this time, or shall hereafter be insured elsewhere, this insurance shall not take effect, nor be binding unless the said other insurance be allowed of, and specified on the back of this Policy; and in such case of such other insurance, without allowance aforesaid, the deposit money shall be deemed as sunk for the benefit of the capital stock. And if trees are planted before the said building, after the date hereof, and not reported to the said Trustees, and such additional deposit paid therefor as the said Trustees shall require for the increase of the risk, within one year after they are planted, this Policy shall henceforth be void, and the deposit money sunk as aforesaid.

The survey taken at the time of this insurance, and signed by the insured, shall be the only evidence of the state of such building—and if any alteration

THE FIRE ASSOCIATION OF PHILADELPHIA

be made therein, or connected therewith, affecting the risk, the insured shall forthwith give notice thereof to the said Association, and make such additional deposit, as the Trustees may demand therefor: in failure thereof this Policy shall be void.

This Policy shall be void if any hazardous business as that of Oil and Colourmen, Apothecaries, Ship-Chandlers, Tallow-Chandlers, Stable-keepers, Inn-keepers, Coopers, Cabinet-makers, House-Carpenters, Distillers, retail Grocers, Brewers, Bakers, or Malt-men, shall be carried on in the said premises, unless the same is done by permission of the Trustees, and specified on this Policy in writing, and a proportional deposit paid; nor shall the Association be held liable or responsible for any damages which may happen to the said premises from the storing of hemp, flax, tallow, pitch, tar, turpentine, rosin, salt-petre, sulphur, spirits of turpentine, distilled spirits, hay, straw, or fodder of any kind, unthrashed corn, gun-powder, or from the breaming of ships, the invasion of a foreign enemy, or any civil commotion without an additional deposit paid therefor.

In case of a Sale of the premises insured, this Policy may be assigned to the purchaser, on application to and with the consent of the Trustees, within twenty days thereafter, and not otherwise. And in default of making such application, this Policy shall be void.

In Witness Whereof, the said Corporation have caused their Corporate Seal to be hereunto affixed, this 23rd day of September, A.D. one thousand eight hundred and eighteen.

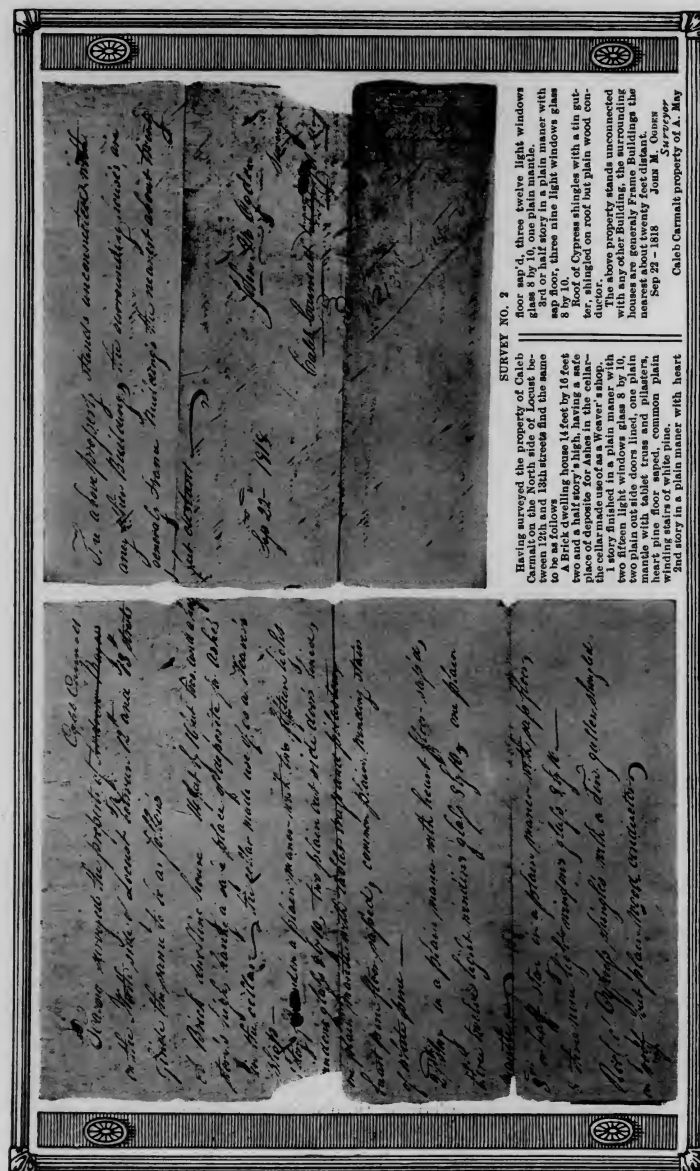
(L.S.)

Attest

CALEB CARMALT, Treas.

The Fire Association extended its business of underwriting, and served as a mediator between the engine and hose companies belonging to it. These companies in turn met, and chose two delegates from each company. At a meeting of these delegates the thirteen trustees of the Fire Association were chosen. The year after the Association issued its first policy, the Southwark Engine Company instructed their members to take measures to suppress the numerous hose and bucket companies that were at that time being formed in Philadelphia. The Southwark brought this matter before the Association. This company was one of the most vigorous defenders of the new association, which may be proved by example. The Fire Association appealed to the legislature for a charter, and the Southwark was interested in securing this. The petition, however, did not meet with favor, possibly because the representative from Philadelphia said that "the petitioners were men unworthy of public confidence, and destitute alike of public spirit and mental worth." If a good-sized tornado had suddenly descended upon the city, it would have caused no more commotion than did this statement made by the representative from Philadelphia. Great excitement pervaded the meeting of the fire companies held in the court-house, and a resolution to oppose the re-election of the "obnoxious candidate" was passed, and also steps were taken toward the formation of a "firemen's ticket." The companies were divided in opinion, and the Southwark was reported to have been represented at an opposition meeting. The officers and members vigorously resented this report, said it was wholly false, and at once pledged themselves to the support of the Fire Association. Stephen G. Fotherall drafted a series of resolutions,

Fire Association acts as mediator between fire companies



THE FIRE ASSOCIATION OF PHILADELPHIA

asserting that, since the obnoxious candidate had "vilified the firemen of the city of Philadelphia," the Southwark would oppose his re-election and support the firemen's ticket. The company further resolved that it would have been "a confession that the firemen of the city are unworthy of public confidence and destitute of public spirit and mental worth if they silently brooked the insult, much more if they joined in the support of the persons who had indecently abused them." At the succeeding election the firemen's ticket was victorious, and shortly afterward the Southwark Engine Company—conscious, possibly, of its good efforts—ornamented its hose-carriage by placing a lamp in front of it.

The contemporary insurance companies may have feared the Fire Association's influence on their own business, though they gave as their real cause of opposition, both before and after the charter was granted, the fact that the new organization was without cash capital. The charter, at first refused, continued to be fought for by the fire companies belonging to the Association; and the result was that it was finally signed by the Governor of Pennsylvania on March 27, 1820, under the corporate name of "The Trustees of the Fire Association of Philadelphia." The new corporation, among other powers, had that of appointing officers who were to give their services free of charge, insuring houses from loss or damage by fire, providing capital stock, and granting the admission of other companies into membership. The legislature reserved the right to annul the charter of the new association. Although there was no prohibition in the original charter, the business was confined to the city and county of Philadelphia.

The Fire Association had its office but a short time in Caleb Carmalt's house. As the number of policies increased and Mr. Carmalt's duties as treasurer became more exacting, the Association moved its office to Arch Street, east of Fifth Street. Though the new association had no funds, so good was the credit of the men who lent their names to it that ten risks were taken the first year. In 1819 this number was increased to seventeen, and in 1820—the year the charter was obtained—the Association wrote twenty-nine policies. This was done in the midst of a reaction from war stimulus,—a time unfavorable to the progress of fire insurance. For the next twelve or thirteen years the progress of the Association in underwriting was as follows: 1821, 53; 1822, 77; 1823, 321; 1824, 252; 1825, 345; 1826, 338; 1827, 473; 1828, 439; 1829, 501; 1830, 481; 1831, 502; 1832, 583.

The total risks taken up to 1832 were 4,387, and the total amount of losses paid by the Association since its organization—up to 1832—amounted to \$5,888.15. From year to year new engine and hose companies were admitted to membership. The first companies admitted to the Association paid no entrance fee. Subsequently a fee was imposed, and increased as the assets of the Association increased, until the amount reached \$7,500. In one case \$10,000 was offered for admission, but this was refused by the Board of Delegates.

"I send you," wrote a correspondent of the *Daily Chronicle* to the *Register of Pennsylvania*, October 31, 1829, "for publication a correct list of the forty-four Fire Companies in the City and adjoining dis-

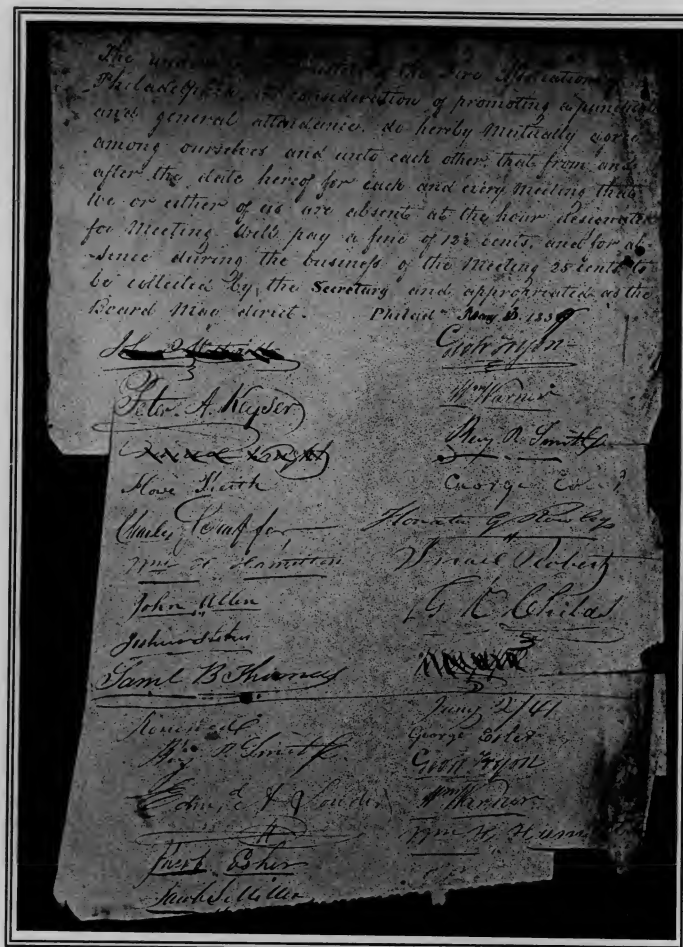
Opposition to the charter of the Fire Association

Growth of the Fire Association

t *Risks taken*
- *up to 1832*

*List of the fire
companies
in 1829*

THE FIRE ASSOCIATION OF PHILADELPHIA



A FACSIMILE OF AN OLD FIRE DOCUMENT

tricts. Twenty-eight Companies are located in the city and limits, all of them, with the exception of one Engine and three Hose Companies, are Members of the Fire Association. Two Companies in Frankford are also Members of the Association, making forty-two Companies at present composing that flourishing Institution: *Engine*

THE FIRE ASSOCIATION OF PHILADELPHIA

Companies: Assistance, Columbia, Delaware, Diligent, Fairmount, Federal, Franklin, Friendship, Globe, Good Intent, Good Will, Hand-in-Hand, Harmony, Hibernia, Hope, Humane, Northern Liberty, Pennsylvania, Philadelphia, Reliance, Relief, Resolution, Southwark, United States, Vigilant, Washington, and Weccacoe. *Hose Companies:* America, Columbia, Diligent, Fame, Good Intent, Hope, Humane, Neptune, Niagara, Northern Liberty, Perseverance, Philadelphia, Phoenix, Resolution, Southwark, United States and Washington."

Though the actual history of the Fire Association has been traced farther than the limits of this heading permit, there are a few more details which may appropriately be mentioned here. By the first of the year 1823 the Trustees of the Association held their meetings in historic Carpenters' Hall, and for some time thereafter the meetings were held in this building.

An entry in the minute-books of the Perseverance Hose Company in 1821 is to this effect: "Court House, Cor. 5th and Chestnut Streets—fire in the loft, set fire to the roof. Extinguished before doing much damage." It will be remembered that the court-house a year before had been the scene of the agitation on the part of the Fire Association when its charter was refused by the legislature. Mr. Marshall Garrigues, the present secretary of the Fire Association, recently said that, when work (done within a year) on the roof of the old court-house was being carried on, a charred timber was uncovered; and it is Mr. Garrigues's opinion that this timber was burned in the fire of 1821 mentioned in the minutes of the Perseverance Hose Company.

The first loss sustained by the Fire Association was on the houses of J. Ridgeway, Eleventh Street, near Vine Street. A committee was appointed to report on this loss, and \$1,220 was drawn as a "full compensation for damage done on the buildings by fire."

A BRIEF STORY OF THE ENGINE AND HOSE COMPANIES THAT FORMED THE FIRE ASSOCIATION OF PHILADELPHIA

The members of these early volunteer fire companies were men of high standing, many of them scholars, all of them influential in community affairs; and among their number were lawyers, doctors, and clergymen. In not one case, but in scores of cases the literary merit of the minutes kept by the various companies is evident; and in the reports are frequent insertions of Latin, Greek, Italian, and English quotations. In many instances the accounts of various proceedings are written with a beautiful preciseness at some length, in rhymed or epic verse. Page after page of flowery accounts of the meetings of these early firemen still exists. The minutes of the Humane Hose Company of 1807 are in the handwriting of Daniel H. Miller, who afterward became a member of Congress.

In spite of the fact that these men of high standing and finished education belonged to the volunteer fire companies, petty differences arose between rival organizations. For a century perhaps—up to the disbanding of the Volunteer Fire Department—men fought to uphold the prestige of their own engine or hose company. The disagreements

THE FIRE ASSOCIATION OF PHILADELPHIA

of the Montagues and Capulets were mild, compared with those of the Volunteer Fire Department of Philadelphia. It was no unusual performance, we are told,—and this within the actual memory of men who recall similar occasions,—for two companies to start for the same fire, and, having differences of their own to settle on the way, to let the fire look out for itself while they argued concerning the color of their coats or the decorations of their hose-carts or the right that either might have to carry a bell on its engine.

*Good Intent
Hose Com-
pany and
Philadelphia
Hose Com-
pany quarrel
over right
to bells*

In the early part of the last century the Good Intent Hose Company and the Philadelphia Hose Company had a serious reckoning in regard to bells. The Philadelphia was the first hose company organized in the city, while the Good Intent, composed largely of Quaker members, was the second. Taking its predecessor as a model, the Good Intent practically duplicated the Philadelphia's hose-carriage. At once the rival company passed a resolution to this effect: "Resolved, As the Good Intent Hose Carriage so nearly resembles our own, that a bell of a convenient size be procured, and affixed to the carriage in such a manner that the discovery of the vehicle be facilitated by those members who happen to arrive at the house after the hose is removed." There was some difficulty and no doubt a good degree of pride in procuring this bell, and setting it up at a cost of \$18.81. Immediately the Neptune Hose Company, then recently formed, ordered a bell. In vain the Philadelphias remonstrated, and the Fire Association interfered in their behalf, thinking that great injury had been done them. The Neptune Hose Company proceeded to buy its bell. The Philadelphia Company was furious, and at once appropriated thirty dollars toward patenting its bell; and in 1809 this patent was issued "for the attachment of an alarm bell to a fire engine or hose carriage or other vehicle for the conveyance of fire apparatus." The Neptune Hose Company took the bell from its hose-carriage.

*More about
the trouble
over bells*

Again offenders arose in the Quaker members of the Good Intent. They had long coveted the bell idea which originated with the Philadelphia Hose Company. In 1811 they placed two bells on their hose-carriage, as "the most eligible method of collecting the members during fire." The Philadelphia Company looked upon this as a violation of its own particular mark of distinction, as well as an infringement of its patent, and at once ordered the Good Intent to remove the bells. The Fire Association, when appealed to, upheld the stand taken by the Philadelphia Company. The Quaker organization proved excellent adversaries, and they continued not only to use their bells, but to ring them with uncommon vigor. Their expulsion from the Fire Association followed, and the rival company commenced suit against them. The case was tried in the United States Circuit Court before Judges Washington and Peters. The charge of the court was with the plaintiffs; but the jury, after retiring for ten minutes, returned with a verdict favoring the defendants. The victors not only continued to use two bells, but they had pictures of them painted on their fire-hats. The Good Intent was once more admitted to the Fire Association, and the Philadelphia paid its counsel fifty dollars more than agreed, so pleased was it with the management of the case.



THE FIRE ASSOCIATION OF PHILADELPHIA

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THE FIRE ASSOCIATION OF PHILADELPHIA

Philadelphia Hose Company buys the Hydraulion The Philadelphia Hose Company, after a four years' debate, bought for \$1,400 an apparatus which has come down in history as the "Hydraulion." It was a novelty for the three years it was used, though something of a monstrosity; and, to the satisfaction of all concerned, it was sold about 1817 for the use of the Insane Asylum. One of the most remarkable attachments of this apparatus was a gong. The old desire to eclipse its rivals had possessed the Philadelphia Hose Company; and it imported from China this gong appliance, round in shape, made of copper, and some eighteen inches in diameter. A person was paid to go with the hydraulion and beat the gong. Owing to the incessant efforts of the fellow who performed this office to live up to his job, the internal mechanism of the contrivance was literally crushed and its sonorous voice was lost forever.

Costumes of engine and hose companies Changes in styles of dress among the various engine and hose companies were frequent, and their parti-colored costumes rivalled Joseph's coat of many colors. Early in the thirties the Washington Fire Company decided that the color of its capes should be "blue instead of yellow as heretofore." Its hats and badges were also changed from yellow to blue. The Columbia Fire Company passed a vote at about this time to the effect that its badge should have a light blue ground, that the cape should have a border of vermilion red a quarter of an inch wide, the back of it to have a cloud of fire and smoke and the word "Columbia" in large gold letters inserted therein, and the letter C in gold in each corner of the cape. Details of this costume evidently not pleasing, in 1834 it was decreed that the coat, hat, and cape should be black instead of blue, and the edges of the cape gold.

Jealousy over emblems Jealousy on every hand was shown in the details of emblems and badges. In the early days of the Fire Association these emblems were matters of great pride. The Resolution Fire Company in 1810 protested against the admission of the Columbia Hose Company to the Fire Hose Association because the latter "had adopted as a badge the device of an eagle with outspread wings." The representative of the Resolution went on to say that, if the infringer of their emblem was admitted to the Association, they—the Resolution—would resign.

Burning of the Orphans' Asylum in 1822 These early companies, however, served their city well, often enduring hardship and encountering danger when fighting fire. When the Orphans' Asylum was burned on a bitter morning in January, 1822, every fireman faithfully performed his duty. On account of the distance of the asylum from town—at Schuylkill, Fifth, and Cherry Streets—it was some time before the engine companies succeeded in reaching the place; and, when they did arrive, they worked under great difficulties, their fire apparatus being absolutely useless on account of the cold, their hose frozen, and everything clogged with ice. The building and all within its walls burned. Twenty-three children perished in the flames. The firemen worked for many hours in the bitter cold, caring for the half-frozen children they had rescued from the asylum.

An amusing record An amusing record concerning an early fire is thus reported: "Tuesday night, about 10 o'clock, June 7th, 1814. A fire broke out in an empty

THE FIRE ASSOCIATION OF PHILADELPHIA

house in Currin Alley, which destroyed three houses. The 'Hope' was the first on the ground and the last that left it. She showed, as usual, that wherever she is, the surrounding buildings are animated at her appearance."

The Good Will Fire Company won no small fame during the abolition riots of 1838, when a mob attacked the Shelter for Colored Orphans at Thirteenth Street, above Callowhill Street, and set fire to the building. The Good Will Fire Company extinguished the conflagration, and was largely responsible for dispersing the mob.

The great fire on Dock Street is spoken of in the minutes of one of the fire companies: "Friday evening, May 9, 1806. A fire broke out in Dock Street between Second and Third Streets, which destroyed and injured thirty buildings. 'Hope' engine attended the fire from 8 until 1 o'clock. Cornelius Stevenson was fined 25 cents for leaving the engine at the fire. Fine remitted." Far be it from the writer to suggest that Mr. Stevenson may have left his engine to partake of the "wee drap o' gin" customarily allowed members of the fire companies. They say, when questioned concerning the appropriations for gin, in the early minute-books that this beverage was served at fires to prevent the firemen from taking cold. The custom of drinking during business meetings seems to have been banned by the Hope Engine Company when they voted that "smoking and drinking (water excepted) during the time of business should not be allowed."

Further disagreements among the fire companies are recorded in the minutes of the Fire Association of July 3, 1845; and a number of fines were levied for various offences, which included assault, taking forcible possession of fire-plugs, damage to hose-carriages, destruction of engines, disorderly conduct, and beating members of rival companies.

In spite of their petty differences these early firemen knew what good fellowship meant. They frequently joined in toasting their rivals, and the parades given at stated intervals were eagerly anticipated and a good-natured rivalry was exhibited in the preparation for these events. Banquets frequently followed the parades, and in many cases they were memorable occasions. One of them must have been more far-reaching in its influence than any one dreamed, for it bridged the years up to the Civil War when a Northern soldier was brought to Libby Prison. Pinned on the lapel of his blue coat was a faded badge of one of the early fire companies of Philadelphia.

"Where did you get that badge?" asked the Southern guard.

"From my fire company in Philadelphia," was the answer.

"Once I belonged to a fire company there," admitted the man in gray, "a rival company." Then he suddenly added: "I'll tell you what I'll do,—for old time's sake, I'll get you out of this living hell. I'll help you to escape—because—well, because you're a Philadelphia fireman."

He was as good as his word. He gave the Northern man food and clothing, and aided him to a place of safety. This brief illustration shows that among these members of the old Volunteer Fire Department were some of the best men in Philadelphia, and that in spite of the petty differences concerning the color of a badge or a coat, when

Good Will Fire Company disperses a mob

Great fire of 1806, and drinking

More disagreements

Good fellowship and Libby Prison adventure

Old fireman aids another to escape

THE FIRE ASSOCIATION OF PHILADELPHIA

a great emergency arose, there appeared the man to meet it, and brave deeds were done by those who gave their allegiance to the "City of Brotherly Love."

Old fire companies help wounded The great service which the old fire companies rendered to the wounded during the Civil War is also a phase of their activity about which little is known. Many of the fire companies during the Civil War had ambulances with which they met the wounded from the battlefields when they arrived at Philadelphia and transported them to the hospitals. In some instances alarms were rung by the fire companies upon the arrival of a train with wounded soldiers. Many a Grand Army veteran owed his life to the promptness and the loving care with which these old volunteer firemen handled him on the way from the depots to the hospitals.

Announcement in Poulson's American Daily Advertiser The influences that made the Fire Association of Philadelphia have been traced from 1736 to that eventful meeting in which the engine and hose companies further cemented their interests, announced in *Poulson's American Daily Advertiser* of Wednesday morning, February 5, 1817.

CELEBRATION OF THE THIRTEENTH ANNIVERSARY OF THE INCORPORATION OF THE FIRE ASSOCIATION OF PHILADELPHIA

The thirteenth anniversary of the Fire Association of Philadelphia was marked by two events, the reincorporation of the Fire Association and a grand parade, followed by a ball in the Hall of the Musical Society. The parade idea had been carried out the year before, in 1832, when the first general parade of firemen took place on the centennial of the birth of Washington. A preamble to an Act of the Assembly, approved April 3, 1833, contained a statement to the effect that the fire-engine and hose companies named, "in order to promote harmony and friendly intercourse among them, to establish those just relations that ought to exist among institutions whose views are similar and to enable them more effectively to perform those philanthropic duties," had formed themselves into the Fire Association of Philadelphia, and had chosen delegates from each company, who in their turn had selected trustees, and these trustees and their successors were constituted a body corporate by the name of the Trustees of the Fire Association of Philadelphia, to have perpetual succession. These trustees elected officers at such salaries as they deemed expedient. No trustee, however, could be appointed to any office to which a compensation was attached. It was the duty of this board to furnish a semi-annual statement of the funds of the Association to the Board of Delegates, and from time to time, as the delegates desired, such information concerning the affairs of the Association as they might consider necessary. It was also provided that the property and funds then in the hands of the trustees, together with the sums thereafter accumulating, should be the Association's capital stock, and that no distribution of this stock should take place, except in payment of losses, until the interest on loans, premiums for insurance, and other profits amounted to \$100,000.

half past two o'clock, on special business.

By order of Lieut. J. B. C. Smith.

Feb 5

d3t

NOTICE.

ALL persons indebted to the estate of JAMES WILLIAMS, late of the Northern Liberties, Comb-maker, deceased, are requested to make payment of the same—and all persons having any demands against the estate will produce their accounts properly attested to

Thaddeus Williams,

Administrator de bonis non.

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Fire Association.

At the request of a number of the Fire Companies of this City, the Presidents of the different Engine Companies, are invited to meet at the Room of the Vigilant Fire Company, in Race street between Front and Second streets, on Thursday evening next, the 6th instant, at 7 o'clock, in order to consider the propriety of forming a Fire Association.

ed3t

POST OFFICE.

Philadelphia, 27th Jan. 1817.

LETTERS for the British Packet

GRACE.

For Falmouth direct, will be re-

ceived at this Office until Wednes-

day the 5th February next, at half past twelve

P. M.

N. B. The inland postage to New York must

be paid.

ADVERTISEMENT FROM "POULSON'S AMERICAN DAILY ADVERTISER," FEB. 5, 1817

INTENTIONAL SECOND EXPOSURE

THE FIRE ASSOCIATION OF PHILADELPHIA

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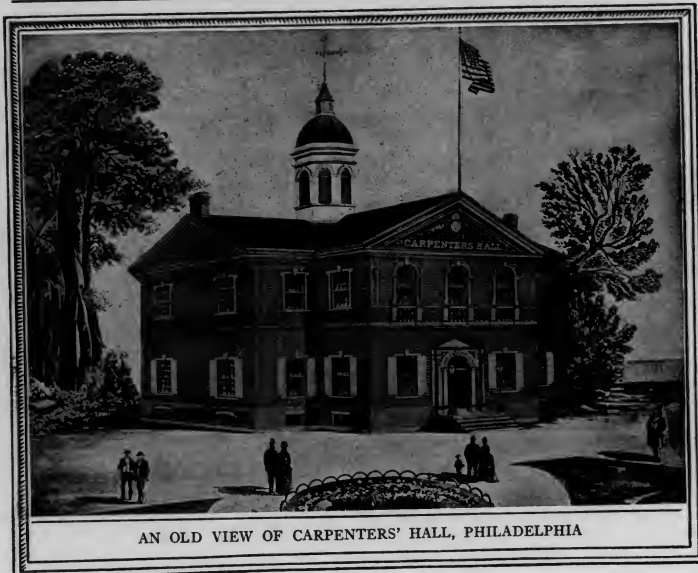
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ADVERTISEMENT FROM "POULSON'S AMERICAN DAILY ADVERTISER," FEB. 5, 1817

THE FIRE ASSOCIATION OF PHILADELPHIA



It was enacted that no company belonging to the Association should receive a dividend which did not, in the opinion of the Board of Delegates, possess a competent apparatus for the extinguishment of fires, or which should not have been a member of the Association for at least one year before such a dividend was declared; any and every other fire-engine and hose company might be admitted to membership; and, finally, the Association's Charter Act of March 27, 1820, was repealed.

*Original
scope of
the Fire
Association*

The amendment was passed without opposition. Its chief object was to release the trustees from any individual liability, and another object was to prevent the payment of any dividend to the companies forming the Association until "the moneys arising from annual premiums, interest on loans, and profits shall amount to the sum of \$100,000." This amended charter also restricted the Association to the insurance of houses and buildings in the city and county of Philadelphia. (This restriction was removed by a legislative supplement, approved April 13, 1838, which gave the Association the authority to do a general insurance business.) In 1833 forty-five companies were members of the Association. Later this number was increased to forty-eight.

*Number 13
in history
of the Fire
Association*

The number thirteen has played an interesting part in the history of the Fire Association of Philadelphia. Not only was the thirteenth anniversary the first observed by the Association, but this auspicious and, in this chronicle, lucky number has still other points of significance. Thirteen trustees—now called directors—have always held

THE FIRE ASSOCIATION OF PHILADELPHIA

office in the Association. The first meeting held by the trustees in Carpenters' Hall was held on February 13, 1825. There was a resolution passed by the trustees on November 13, 1828, striking out the famous and much contested "tree" clause, which refused insurance to any one in front of whose house there were trees. Mr. Elihu C. Irvin, the president of the Fire Association, lives in a house of thirteen rooms on North Thirteenth Street. From the constant repetition of the number thirteen in the annals of the Fire Association, it is small wonder that this number is neither taboo nor unlucky, since the evidence has always been to the contrary.

On March 27, 1833, in honor of the sixteenth mile-post passed, the engine and hose companies composing the Fire Association paraded with their apparatus through the principal streets of Philadelphia. At this time the Fire Association had on their books more than forty-five hundred insurances. "This is a most laudable institution," says a contemporary publication, "which should receive the countenance and support of every individual in the community—that it is extremely popular is no more than just." In describing the parade, the same writer adds that it "afforded an excellent opportunity to appreciate the strength and importance of this noble institution. At present the Corporations of the City and Liberties pay annually to the Fire Companies about nine thousand dollars, for the purpose of keeping their apparatus in repair. This tax on the public, which they pay cheerfully, it is the design of the Fire Association to obviate. So soon as a sufficient permanent fund is accumulated from the profits of insurance, this tax will be removed, and the interests and profits are to be appropriated to paying their own expenses."

*Parade
of 1833*

Three trumpeters and three buglers, tripping along at a good pace and playing a merry tune, preceded the parade. Two pioneers followed, and after them marched the Hibernia, entitled to this place because it was the oldest fire company in the city. Hazard's *Register of Pennsylvania* lists the companies and describes their equipment as follows:—

*Companies
which
paraded,
and their
regalia*

1. *Hibernia*. Drawn by four horses, and driven by a man in buff clothes. The equipments consisted of a fire hat, cape, and drab fire coat—the former painted green, with an eagle and gilt harp (the emblem of the company) and the word "Hibernia" in gold letters, on a scarlet scroll, in front—on the back "H. F. C." On the capes the initials of the Fire Association. The Hibernia was instituted Jan. 20, 1752. On the present occasion, 25 members walked in procession, having hold of the ropes.

2. *Philadelphia Hose*. Drawn by four superb black horses. The Hose Carriage is particularly elegant, and though light, strong and effective. On the front is painted, in superb style, the story of Nestor and Tydides, with a great number of distinct figures. In the rear, a huge River God, and a view of Fair Mount Water Works. Motto, "Non sibi sed omnibus." Instituted December 15, 1803. Twenty members turned out in honor of the anniversary. They wore black dresses, black capes and hats, trimmed with gold and devices in gilt. The banner was black.

3. *Northern Liberty Engine*, No. 1. May 1, 1756. A standard bearer and his aids carried a broad blue banner, highly decorated. The dress of the members was black hats edged with red, black capes, with devices in red. The

THE FIRE ASSOCIATION OF PHILADELPHIA

engine was followed by a neat and handsome tender and hose, and this was drawn by four bays. They made a fine appearance. Forty-five members were present.

4. *Good Intent Hose*. March 8, 1804. Preceded by axemen, and a rich black banner, borne and supported by members of the company, had for an inscription "Washington our guide and monitor." The dresses were black capes and hats, edged with gold, with motto and devices in gilt. The hose was drawn by four handsome gray horses, and the driver was dressed in white, with a turban and appropriate costume. Twenty-eight members were present.

5. *Vigilant Engine*. Preceded by the axemen; carriage drawn by four sorrel horses, and ornamented with emblematical flags, with driver and post-boys in fancy dress; the gallery otherwise decorated; in the rear the bucket in place. The engine is one of the first class, and most approved model. Instituted Jan. 2, 1760. Fifty members present. The dress of this company was green capes and green hats, with gilt letters and devices, drab coats and red pantaloons.

6. *Resolution Hose*. April 11, 1804. Three marshals on horseback. The banner bore a device of a globe on a fire plug supporting the American eagle. Dresses white, edged and trimmed with red; cape and hat white, with red ball printed behind. Twenty-eight members drew their own carriage. Motto: "To be useful is our wish."

7. *Delaware Engine*. March 21, 1761. Drawn by four spanking bays, riders in mariner's dress, and preceded by flags and banners. On the front and back panels of the gallery was an eagle bearing a red scroll with the name of the company inscribed in gilt letters. Engine of the first class. The members equipped with fire hats, capes and coats, and the directors as in other cases with their speaking trumpets. Marshals on horseback. Dress, black cape and black hats, edged with gold, with devices in gold. Twenty-five members out.

8. *Humane Hose*. April 5, 1805. The banner decorated, bearing a fire plug for a device. The members wore drab coats, black capes and hats with gilt letters, and white pantaloons. Twenty-nine members present.

9. *Hand in Hand Engine*. March 29, 1764. The banner bore for a device the American eagle. Motto: "The day we celebrate." Engine drawn by four fine horses in yellow trappings. Mounted were two boys in rich costumes. Thirty-two members were in the procession.

10. *Perseverance Hose*. Drawn by two gray horses, in rich caparisons. Banner blue with a representation of beavers' huts, emblematic of perseverance. Dressed in firemen's costume, with red capes and blue hats. Motto: "Perseverantia omnia vincit." Instituted May, 1805. Thirty-three members out.

11. *Harmony Engine*. Preceded by a marshal fully equipped, and three axemen, followed by the tender. Carriage drawn by two grays, mounted by boys in white turbans and Turkish costumes. Instituted August 18, 1784. Forty-nine members present.

12. *Neptune Hose*. Motto, "To save our fellow-citizens, we hazard ourselves." This company made an excellent appearance, and showed considerable strength of numbers, fifty-eight members manning the ropes. Instituted 1805. The members wore plain black capes over firemen's coats, and black hats with gilt devices and letters.

13. *Reliance Engine*. Two marshals led the carriages drawn by four bay horses led by blacks, in white Turkish dress, and a black driver. The members were dressed in red, with capes covered with red and gold. They carried a splendid blue flag. Instituted May 10, 1786.

14. *Hope Hose*. Preceded by an effective band of martial music, every member of which belonged to the hose company. The hats were elegantly

THE FIRE ASSOCIATION OF PHILADELPHIA

painted, representing the figure of Hope on a blue ground, resting her left arm on an anchor, her right arm extended to heaven. The carriage is a fine specimen of the best modern improvements, combining elegance and strength. Seventy-two members paraded, dressed in their imposing costumes of drab and blue. Instituted August 17, 1805.

15. *Assistance Engine*. Preceded by a small model engine, borne aloft, and two axemen. Motto: "Our hearts are towards our citizens." Incorporated 1789. Thirty-five members present. The original emblem of this company is a heart with gilt wings spread out, with the German word "Bercit" in the centre, signifying, "We will be ready with all our hearts to fly when our assistance is wanted." The company originally consisted principally of respectable German gentlemen. Instituted December 28, 1789.

16. *Columbia Hose*. May 1, 1806. The carriage was beautifully decorated with flowers, and in front was borne the model of a hose carriage. The members were dressed in blue capes, the customary firemen's frock coats, and blue hats with gilt and colored letters and devices. Seventy-three members were in line.

17. *America Engine*. April 10, 1780. Drawn by four black horses, driven by a man in foreman's dress. Two banners were carried: one of them blue, with the word "America" in a glory, and the other displayed the American eagle with the words, "Washington and Liberty." The company wore blue capes and hats, and twenty-two members marched.

18. *Southwark Hose*. The members wore blue hats, bearing the rising sun and the coat of arms of the District of Southwark. Their capes were red, and had the same devices as were on the hats. Under the Southwark banner, fifty-four members marched. Company instituted May 6, 1806.

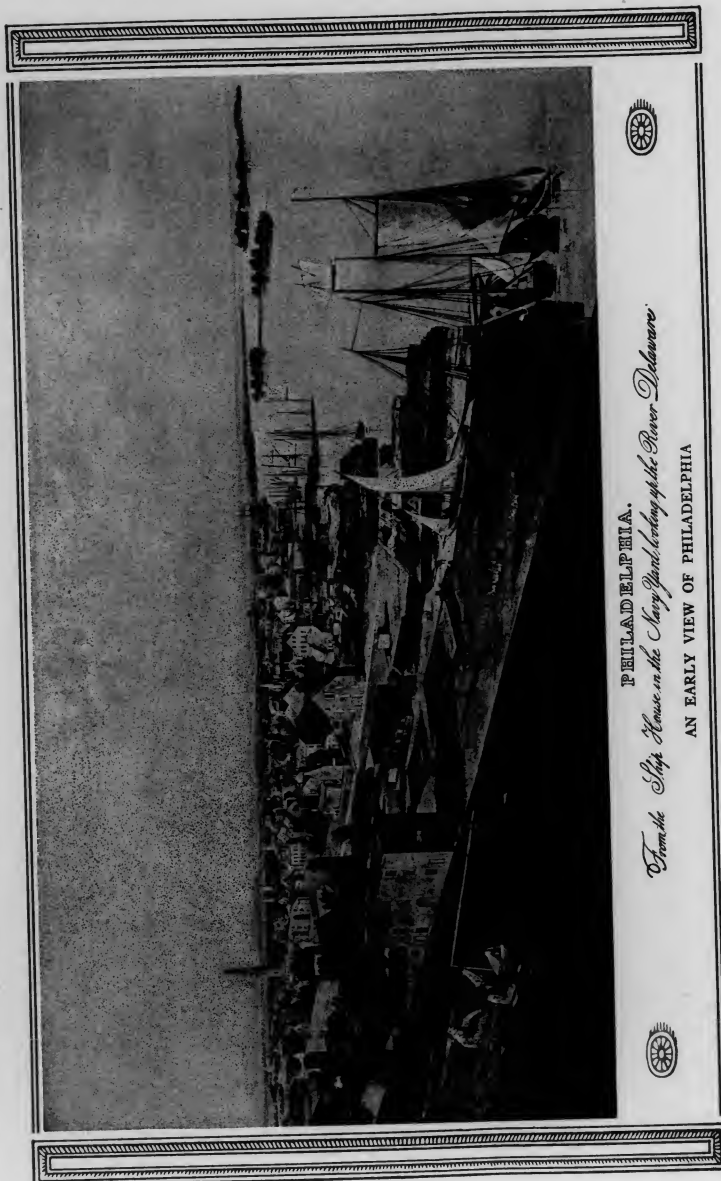
19. *Diligent Engine*. July 4, 1791. Drawn by horses and decorated with a banner richly trimmed with a complete likeness of the late Patrick Lyon, the celebrated engine-maker. The firemen wore yellow frock coats, blue pantaloons and yellow hats. Fifty-eight members marched.

20. *Washington Hose*. With a magnificent banner surmounted with a rich and variegated nosegay of fresh flowers "presented by the young ladies of the western part of the city," encircling a portrait of Washington. In front of the carriage a very handsome view of Washington crossing the Delaware; in the rear, "Instituted February 22, 1811." On the sides, portrait of Washington with the motto, "Pater Patriæ." The whole carriage was dressed with ribbons and flowers. The bells ringing as in time of fire. Thirty-seven members were at the ropes, and there were three buglers. Motto: "All private duties are subordinate to those which we owe to the public."

21. *Franklin Engine*. Jan. 6, 1792. Drawn by four black horses, ridden by four men in Turkish costume. The banner bore a likeness of Franklin. Members dressed in firemen's frocks, black capes and hats with gilt trimmings. Thirty members out.

22. *Fame Hose*. July 1, 1818. Preceded by four trumpeters. Banner, white ground, bearing the figure of Fame, surmounted by an eagle, with the motto, "Fama Extenditur Factis." Members wore firemen's frocks, blue capes with initials of members' names, and a figure of Fame, blue hats with figure of Fame. Forty-two members marched.

23. *Humane Engine*. March 1, 1794. Drawn by four bay horses. Banner and axemen. A second banner on the carriage bore the inscription—"The first hose used in Philadelphia, introduced (by the Humane Fire Company) 1795." Motto of the Humane, "Spectamus Agendo." The company claim to be the first Engine Company in Philadelphia to introduce, as a part of their apparatus, the hose; the piece exhibited in the procession being a part of the original hose woven in Philadelphia, under the direction of the company, the year named on their banner—eight years before the establishment of the



THE FIRE ASSOCIATION OF PHILADELPHIA

first Hose Company. The first hose used in Philadelphia was of leather, sewed, not riveted, as now (1833) in use.

24. *Diligent Hose.* With blue banners, dress red and drab, with F. A. (Fire Association) conspicuous on the front. Motto: "Our impulse to action is the danger of our citizens." The banners of blue silk, fringed, and in the centre a gilt star. Forty-eight members turned out.

25. *Washington Engine.* Jan. 3, 1796. Drawn by members. The banner bore a likeness of Washington with the inscription: "Washington the Father of our Country." The engine was surmounted by a splendid arch of evergreen and flowers under which sat, much at his ease, a little boy about four years of age, dressed as a fireman, holding a trumpet and occasionally giving orders. The members were dressed in drab coats, blue pantaloons, blue capes and hats with gilt inscriptions. Forty-two members marched.

26. *United States Hose.* May 7, 1828. With banners, and two American flags. Dressed in drab with capes covered with a gilt eagle. Thirty-nine members present.

27. *Friendship Engine.* August 1, 1796. Drawn by two gray horses, ridden by boys in fancy dress. These were followed by a tender, drawn by one gray horse. Members in citizen's dress, with badges on their hats. Two Turks in the procession in full dress. A banner with a figure of a man extending the right hand of friendship to all, and the motto, "Friendship, 1796."

28. *Niagara Hose.* March 28, 1827. A rich blue carriage and uniform. The procession of forty-seven members followed by the tender. On the carriage was a fine view of Niagara Falls supported on one side by the God of the Ocean, and on the other by the God of the Rivers, with the name of the company over the falls, and the motto, "Paratus et Fidelis." The members were dressed in blue capes, blue hats and pantaloons with gilt decorations.

29. *Columbia Engine.* Drawn by two horses, led by blacks, and mounted by two boys in Turkish dress, with green turbans. Date of institution, Sept. 16, 1796. Twenty-two members marched. The banners bore an eagle and the American standard. Members were dressed in firemen's frocks, blue capes and hats, with gilt decorations.

30. *Northern Liberty Hose.* May 7, 1828. Two buglers were followed by two pioneers with axes. The first banner represented the Genius of Liberty holding the portrait of Washington, and leaning against a fire plug, surmounted by the American eagle. The second banner had a white ground with a gilt shield surrounded by a wreath, with the name of the company, marshal and assistant marshals. The members were dressed in drab coats, blue capes, with gilt eagles, blue hats, having in front a representation of Liberty and on the back a shield. The carriage bore on its panel a splendid representation by Woodside of the Treaty of Ghent. The bells were ringing as when the company proceeds to duty, and the ropes were manned by sixty-three members. Motto: "When duty calls, 'tis ours to obey."

31. *Weccacoe Engine.* May 1, 1800. This company and the William Penn excited unusual attention from the crowd. About a dozen Indians in blanket costume, from papooses to full-grown warriors, preceded the members with tomahawks and battle axes, tiara of feathers, and ear-rings. The carriage was drawn by two grays and surmounted by flags and banners. Thirty-eight members besides the warriors, who also probably belonged, but took this occasion to show the style of dress of the original inhabitants of Weccacoe in Southwark. On the engine was a banner representing an Indian. This was supported by two lads dressed as Indians. The members were dressed in frock coats, red capes and red hats with gold trimmings.

32. *William Penn Hose.* June, 1829. The banner bore a likeness of William Penn. The company had in advance a member dressed like an

THE FIRE ASSOCIATION OF PHILADELPHIA

Indian of the Delaware tribe, at the left of whom was a member dressed in the good plain garb of William Penn, half cocked hat, buckled wig, and drab coat and small-clothes. At Penn's left was another Friend, and next to them were two others in Friend's dress. These were followed by ten men in complete Indian costume, and four seamen with merchandise for "The Treaty." On the carriage were two squaws wrapped in their blankets. The members were dressed in drab frock coats, blue capes and blue hats with gilt devices and lettering. The bells of the carriage ringing. "Like Penn we will be useful to our country." "Instituted Feb., 1820." On the carriage was a picture of the treaty under the great elm.

33. *Good Will Engine*. March 27, 1802. Drawn by four large horses with heads highly decorated. The dress of this company was very suitable: a cape descending from the low crowned hat to the cape of the coat, so that the water will run off immediately. The color of the dress, blue and drab. The engine house of the company displayed early in the morning numerous flags and devices stretched across Race Street below Broad. Fifty-two members paraded.

34. *Independence Hose*. July 4, 1831. Preceded by a grenadier about seven feet high, dressed in a sheepskin from which the tail had not been accurately cut. The first banner bore a figure and the motto, "Light and Liberty." The second banner, the American eagle, and the motto, "Every thing prospers under thy wings." The third banner, "July 4, 1776,—our country's glory." Beautiful emblems were on the carriage, which was dressed in ribbons. Forty members were at the ropes. On the carriage was the motto: "Our country is our glory." The members wore blue coats, capes and hats with gilt decorations.

35. *United States Engine*. Oct. 29, 1811. Drawn by two white horses, with a tender drawn by a white horse. The members were dressed in drab frock coats, green capes and green hats, with gilt decorations. Thirty members marched.

36. *Pennsylvania Hose*. August 4, 1831. The banner of this company was blue, and the motto:

"Fire, our watch word,
To extinguish it our aim;
To be useful our motto,
And Pennsylvania our name."

The members were dressed in frock coats, blue capes and dark hats bearing appropriate inscription in gold. The bells were rung as the company passed. The carriage was covered with American flags. Motto: "Auxilium dare ultro festinam." Thirty-three members were at the ropes.

37. *Good Intent Engine*. April 26, 1819. Drawn by two horses mounted by two boys in extremely rich costumes of white and red with turbans to match. These dresses were much admired. Thirty-three members were on parade. The banner had a beautiful drawing of the "Good Samaritan." The members were dressed in firemen's coats, black capes and black hats with rich gilt ornaments.

38. *Lafayette Hose*. Oct. 31, 1831. Preceded by a banner with a likeness of La Fayette. Motto: "Like La Fayette, we will assist in time of need." The banner was carried by three boys dressed with numerous ribbons—emblems of various devices on the carriage. Twenty-one members were present. They were dressed in firemen's frock coats, tri-colored capes and hats, with a likeness of La Fayette. The carriage was ornamented with the American and the Tri-colored flag.

39. *Fair Mount Engine*. Drawn by two grays, decorated with blue ribbons. The equipment was new and neat. Nineteen members were on parade.

THE FIRE ASSOCIATION OF PHILADELPHIA

They were dressed in drab frock coats, red capes and blue hats with gilt fire plugs ornamenting same.

40. *Southwark Engine*. Preceded by two trumpeters. Carriage, drawn by four white horses on which were mounted two boys in red spencers, gold lace, white turbans and ostrich plumes. On the gears of the horses was the motto: "Southwark always ready." The members of the company were dressed in deep yellow with pantaloons of the same. Sixty-eight members were present.

At least sixteen hundred men were on parade in celebration of the thirteenth anniversary of the Fire Association. The procession, more than a mile in length, is said to have been impressive, the members marching more than ten miles. In the afternoon the companies were dismissed, after which they made preparations for the ball to be given that evening. "The large room," said a local reporter, "of Musical Fund Hall was cleared for dancing, and by nine o'clock about four hundred ladies and a proportionate number of gentlemen had assembled, when the dancing was commenced. We have never seen the saloon look as imposing. The managers had provided three large chandeliers, in addition to those usually lighted, and with other additions, and the attractions of the wit and beauty of our city, and an excellent band, the whole scene was one of enchantment."

"The banners and flags used in the procession, having been left by the companies for the use of the ball, were very tastefully displayed round the room, and added materially to the interest of the scene. The reflection naturally arose, as the mind embraced the *coup d'œil*, that it was unaccompanied with any memorials that could cause a single regret. The banners told of no blood-stained battlefield; they recalled the feelings naturally engendered by the peaceful nature of the celebration, and we are very sure that, though many must have gone home greatly fatigued, few pressed their pillows without feeling gratification and pleasure from the events of the day."

Probably had any fireman on this anniversary been asked to drink the toast proposed by the Resolution Fire Company at the time of the incorporation of the Fire Association, he would have put every vestige of ill feeling and jealousy aside and would have raised his glass to the old toast, which follows:—

"The FIRE COMPANIES OF PHILADELPHIA: Philadelphia, in search of public good, like the *Phoenix* rising from the ashes, with a noble *Resolution* to give *Relief* and *Assistance* to any *Humane* and *Charitable* citizens, with the *Amicable* view of *Harmony*, *Fellowship* and *Good Will* to see all around; whilst *Union* and *Friendship* claim a *Reliance* upon the *Vigilant*, from the *Northern Liberties* to *Southwark*, the *Sons of Columbia* cheered by the *Sons of Hibernia* look with pleasing *Hope* to see the name of *Venerable Franklin* rise once more; and as old *Neptune* rolls its billows upon the *Delaware* with *Good Intent*, supplying us with streams superior to the *Niagara*, *Fame* sounds our name like that of *Washington* through the *United States* and *Pennsylvania* marks us for her own."

THE FIRE ASSOCIATION OF PHILADELPHIA

THE GREAT FIRE OF 1850. THE FIRE ASSOCIATION PAYS OUT IN LOSSES ITS ENTIRE SURPLUS FUND

Records show that the Fire Association prospered, though up to 1850 its surplus fund had reached only the \$100,000 mark. Fire losses had not been large. Of the \$240,000 loss sustained by Philadelphia in 1839, the Association paid \$3,000, and that on Policy No. 1138, issued on the fire-proof store of Henry White on the east side of South Water Street. "On motion the President and Secretary were directed to inform Mr. White that the destruction of his building was considered a total loss, and that the full amount of the insurance thereon would be paid in a short time." At the same meeting of the Trustees of the Fire Association it was resolved that "the President and Treasurer be authorized and empowered to raise upon the credit of the Association the sum of three thousand dollars in such way and manner as they may deem expedient."

*Prosperity
of the Fire
Association
in 1850*

On the 14th of January, 1850, the affairs of the Fire Association were reported to be in a favorable condition, as the following report will show. It will be noted likewise that the volunteer fire companies were still at odds with one another. The following preamble was offered by Mr. Hamilton, and a copy of it was despatched to the Board of Delegates: "The Board of Trustees are gratified in presenting to the Board of Delegates so favorable a report of operations during the past year, and this they trust is a harbinger of future success. The steady increase in the business of the Association is evidence that it continues to gain in public confidence, which, all circumstances considered, it has enjoyed to an extraordinary extent. Prosperous, however, as is the Association, it would be yet more so, were it not for the unhappy dissensions which have and still continue to exist between many of the Fire Companies, which result not only in consequences disastrous to the character of those concerned, as well as to the support of many citizens, who in the absence of these disreputable proceedings would have manifested an interest in its welfare.

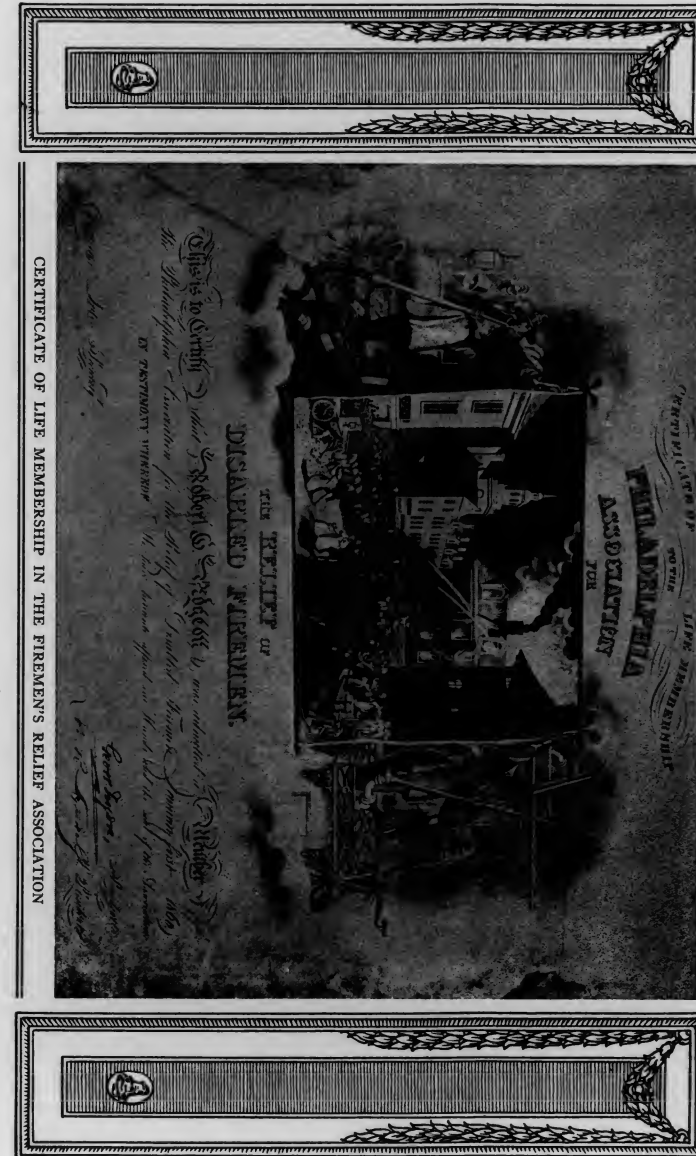
*Report of
Board of
Trustees*

"The Board of Trustees have no disposition to interfere in matters which are exclusively under the control of the Board of Delegates, namely the government of the companies composing the Association, but they conceive it to be their duty to apprise the Board of Delegates of these facts, bearing as they believe they do upon the best interests of the Association.

"The Association commands the respect of the community, and has assumed an importance as an insurance company which should induce all the companies connected with it to prize and regard its reputation, and so to act as to commend the institution to public favor, and thus aid those to whom the Board of Delegates may entrust its management to conduct its affairs to a successful issue."

*Association
creates
contingent
fund*

By an Act of March 22, 1845, the Association had been authorized to create a contingent fund, not to exceed \$10,000, and by another of January 26, 1849, they were authorized to deduct arrears of interest, also fines and penalties from the dividends to any of the companies owing the same.



INTENTIONAL SECOND EXPOSURE

THE FIRE ASSOCIATION OF PHILADELPHIA

THE GREAT FIRE OF 1850. THE FIRE ASSOCIATION PAYS
OUT IN LOSSES ITS ENTIRE SURPLUS FUND

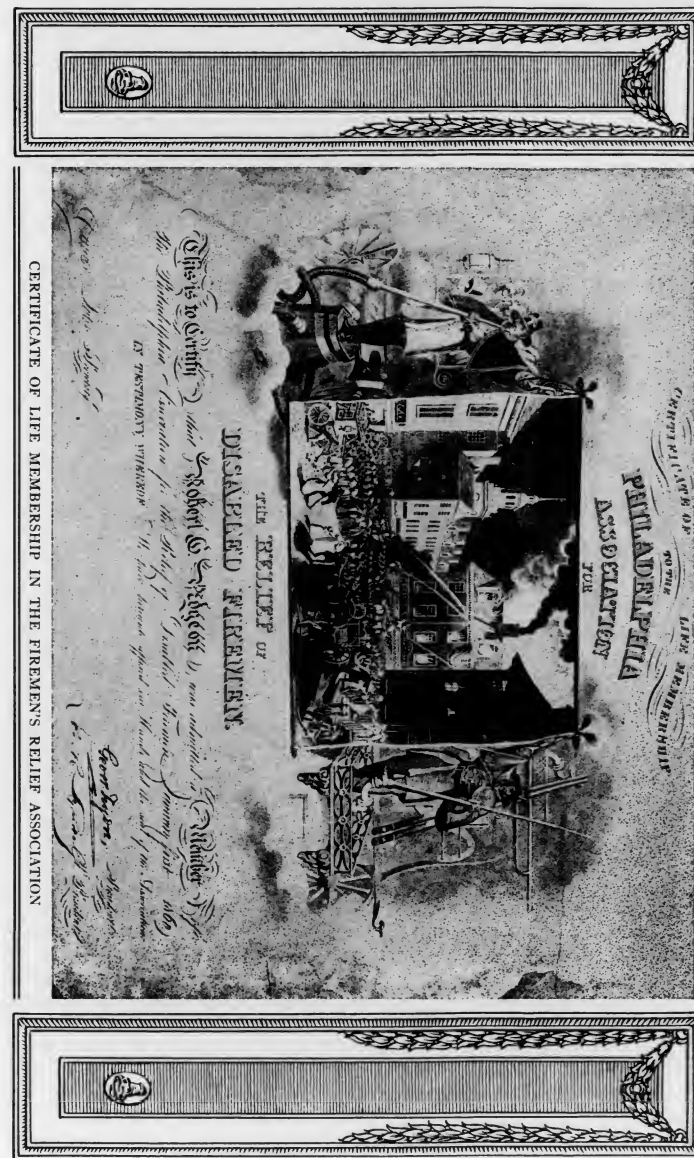
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THE FIRE ASSOCIATION OF PHILADELPHIA

*Great fire
of 1850*

The affairs of the Fire Association at the beginning of this eventful 1850 had been reported prosperous, yet less than six months were to elapse when the Board of Trustees was to gather and plan how it might meet the great drain that was to exhaust its resources. The "great fire" broke out at 4.30 P.M., July 9, 1850, in the store of Gordon & Berger, at 139 on the east side of Water Street, a few doors below Vine Street. The firemen fought the flames until an explosion of saltpetre in the warehouse of John Brock, the owner of the building in which the fire started, burst its walls and hurled fragments to some distance. The explosion caused the death of many persons, including a number of firemen; and men and women, who in their excitement jumped into the river, were injured. The flames spread rapidly, and, when night fell, the glow illumined the country for many miles, and was plainly visible as far away as Trenton, New Jersey. The shock of the explosion had been felt in Wilmington, Delaware. The progress of the fire was checked at 3 A.M., July 10, and the area destroyed extended from the Delaware River on the east to Second Street on the west, and from Callowhill Street on the north to New Street on the south. This was the largest flame-swept area up to 1850 that Philadelphia had seen. Three hundred and sixty-seven buildings with their contents were destroyed, and the loss of life was estimated at from seventeen to thirty-three persons, with upward of one hundred wounded, and a total property loss of \$1,500,000.

*Prompt
payment
of losses*

The Fire Association at its special meeting held July 10—the day following the fire—found that its accumulations of a third of a century's existence had been swept away. The Trustees of the Association did a notable thing at that meeting, and the result of their action was that, before the debris of the fire had been removed, Trustees George W. Tryon, Warner, Esler, Keyser, Reith, Hamilton, Tomkins, Ogden, Souder, Forepaugh, and Taylor met and issued a joint note made payable to the order of their treasurer, and upon this personal liability obtained from the Western Bank money to meet their losses promptly. In the mean time they converted into cash the assets of the Association. The losses paid amounted approximately to \$100,000. So promptly were the losses covered that the interest and sympathy of the public were aroused, and what seemed to the members of the Association an overwhelming catastrophe turned out to be an advantage; for the entire amount and more of these accumulations of a third of a century were made up through the increase in business of the Association in the next four years. The Fire Association has participated in the payment of losses in all the great fires since 1871, when it began to do business outside of Philadelphia.

*Baltimore
and San
Francisco
losses
promptly
paid*

After the great fire of Baltimore, in 1904, the Association paid promptly and to the satisfaction of the holders of its policies \$309,000; and in the San Francisco fire of 1906 the losses covered amounted to \$1,835,930. The payment of these losses, great as they were, was as promptly and satisfactorily made by the Fire Association.

THE FIRE ASSOCIATION OF PHILADELPHIA

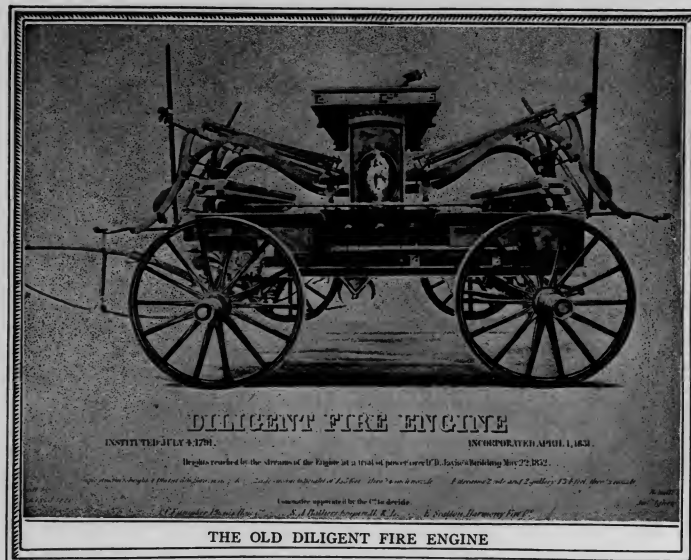
THE LAST FIREMEN'S PARADE AND THE DISBANDING OF THE VOLUNTEER FIRE DEPARTMENT

"The last firemen's parade!" said George W. Fox, grandson of Michael Fox, the first president of the Fire Association. "I remember it as if it were yesterday. At the time when preparations were being made for it, I was in the northwestern part of Pennsylvania at work, and I gave up my work there and came back to parade with my company,—the Lincoln Hose Company. This company was originally the United States Hose, organized June 5, 1855; but on Lincoln's death, the members of this organization being Republicans, the name of the Hose Company was changed from the United States to Lincoln. Yes, I was a fireman. My father, Joseph L. Fox, was a fireman, and my grandfather, Michael Fox, was a fireman. I remember father's saying that Michael and his brother Samuel didn't agree on the Fire Association question. Michael was a brickmaker, and one of his yards was at Seventeenth and Federal Streets. He was a member of the Diligent Engine Company and a crony of Stephen Girard's. Samuel Fox had considerable to say about his brother putting money into the Fire Association. He was a rich man for his time, was Michael, and he was worth probably \$200,000."

The last firemen's parade took place on October 17, 1865. The one hundred and twenty companies that were to participate in the parade were several weeks making elaborate preparations for the day. Steamers and hose-carriages, trucks, ladders, and ambulances were overhauled, painted, and redecorated. The Saturday and Sunday preceding the parade brought throngs to Philadelphia. A man from Baltimore asserted that half of his city had come to see the firemen of Philadelphia march. At ten minutes after ten o'clock the procession, seven miles in length, set out. Seven mounted policemen led the line, and they were followed by Chief Marshal Henry B. Bobb, his aides, Chief Engineer Lyle, and the assistant engineers. The Hibernia Engine Company was the first in line. Among the companies which attracted particular attention was the Phoenix Hose, led by Marshall Garrigues. The carriage of this company had been painted a Paris green, striped with gold; and the iron-work was highly polished. The Pennsylvania Hose Company was marshalled by William A. Sherman. The carriage attracted much attention, its running gear being of yellow polished hickory, full carved, and the bell gallows ornamented with a gorgeous colored lamp. In the morning a handsome flag and several wreaths had been presented to this company. George W. Hays was marshal of the Fairmount Fire Company, and a large force of pioneers, torchmen, and pipemen followed him. The apparatus—red, striped with gold and white—was loaded with flowers and wreaths. An unusual display of silver fire-horns was carried by the members; and one of these horns was of solid silver,—the gift of the ladies of the Grant House. Several large silk flags and a wreath five feet in diameter with a star in the centre added to the display. The United States Fire Company, led by James Baine, Jr., paraded with steamer, hose-carriage, and ambulance. Both the ambulance and steamer were

*Description
of the last
firemen's
parade
in 1865*

THE FIRE ASSOCIATION OF PHILADELPHIA



The fine type reads as follows: Heights reached by the streams of the Engine at a trial of power over Dr. D. Jayne's Building May 22, 1852. Single stream to height of 106 feet 6 in. thro. in. nozzle. 2 side stream to height of 155 feet thro. 3/4 inch nozzle. 4 streams 2 side and 2 gallery 134 feet, thro. 1/2 nozzle. Built by Patrick Lyon, 1820. Rebuilt by Jno. Agnew, 1852. Committee appointed by the Co. to decide: P. C. Ellmaker, Phoenix Hose Co. S. A. Balliers, Empire H. & L. E. Stratton, Harmony Fire Co.

drawn by four bay horses. The hose-carriage, decorated with French green, striped with gold and white, was much admired. Joseph Tripler, then the oldest fireman in Philadelphia and for many years as great a celebrity as Grimes of lyric fame, marched with the United States. A white cat with a ring tail, marked with black letters U.S., excited much interest. This cat maintained its perch on the hose-carriage.

Epochal
dates in the
history of the
Volunteer
Fire Depart-
ment

That evening at seven o'clock the last of the one hundred and twenty companies in line passed Third and Chestnut Streets. There have been two significant dates in the history of the Volunteer Fire Department of Philadelphia. The first, already recorded, was 1832, when the first general parade of firemen took place in honor of the centennial anniversary of the birth of Washington. The second was October 17, 1865, when the last parade of the Volunteer Fire Department passed through the streets they had so many times traversed in response to the alarm of fire.

City Council
establishes
a paid fire
department

Less than six years after the last firemen's parade the Volunteer Fire Department was disbanded by order of the City Council, and a paid fire department installed. Thus was added another chapter of exceeding interest to the history of the Fire Association. The action

THE FIRE ASSOCIATION OF PHILADELPHIA

of the City Council was taken up by the Trustees of the Fire Association and the following report submitted:—

The committee appointed at the last meeting to confer with the committee of the Board of Delegates in reference to the changes necessary to be made in the affairs of the Fire Association in consequence of the creation of a Paid Fire Department would respectfully report: That they met the committee from the Board of Delegates on Thursday evening, December 15, 1870, when the joint committee organized by the appointment of Andrew J. Baker, Esq., as chairman and James S. Hallowell, Esq., as secretary. After a general discussion of the subject it was unanimously decided to continue the Association as a Stock Company. Mr. Andrew J. Baker, chairman of the committee of the Board of Delegates, and George S. Young, Esq., chairman of the committee of the Board of Trustees, with Mr. W. H. Hamilton, president of the Board of Trustees, were appointed a sub-committee to prepare a suitable charter for the Association, and after submitting it to our solicitor, Charles E. Lex, Esq., to report to the general committee. The charter was submitted on December 29, 1870, to the general committee, and after mutual deliberation by them was unanimously approved. The Charter is herewith submitted for your consideration, and we have no hesitation in commending it for your approval.

Yours respectfully,

GEORGE S. YOUNG } Committee.
MAHON H. DICKINSON }

JANUARY 6, 1871.

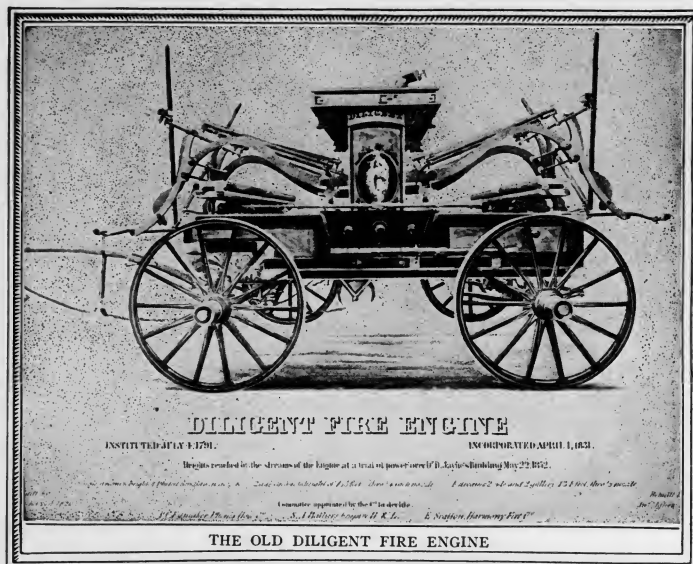
The Fire Association, after it had recovered from the losses of 1850, had assets amounting to \$537,589, and, even with the annual fire losses throughout the United States increasing at a tremendous rate, was realizing a good profit on underwriting and investments. Accordingly, a restriction was placed on the dividends paid by the Association to the fire companies, limiting the dividends to 30 per cent. "of the profits and income until the permanent capital stock (surplus over all liabilities) shall have reached \$200,000." The assets of the Association at the close of the year 1860 had accumulated to \$700,400.26. The following January the Board of Trustees declared a dividend of \$640 to each of the forty-seven fire companies belonging to the Association. These dividends were in accordance with the 30 per cent. profit division provided for in the Supplementary Act of April 22, 1856. About \$150,000 of the permanent capital stock of \$200,000 had been gathered. In 1867 the capital had amounted to more than \$1,000,000, and that year a dividend of \$400 each to the fire companies belonging to the Association was declared.

The Fire Association, on the disbandment of the Volunteer Fire Department, voted to deliver to each of these companies its share in the assets of the Association. A charter was obtained from the legislature and approved May 5, 1871, converting the Fire Association into a joint-stock company with a capital of \$500,000, divided into 10,000 shares, the par value of each share being \$50. To each fire company belonging to the Association 208 shares were given, and these shares were distributed *pro rata* among the members. The remaining sixteen shares were purchased by the Association. It is an interesting and possibly a regretted fact that many of the mem-

Recovery
from the
losses of
1850

Fire
Association
becomes
joint stock
company

THE FIRE ASSOCIATION OF PHILADELPHIA



The fine type reads as follows: Heights reached by the streams of the Engine at a trial of power over Dr. D. Jayne's Building May 22, 1832. Single stream to height of 106 feet 6 in. thro. in. nozzle. 2 side stream to height of 155 feet thro. 3/4 inch nozzle. 4 streams 2 side and 2 gallery 134 feet thro. 3/4 inch nozzle. Built by Patrick Lyon, 1820. Rebuilt by Jno. Agnew, 18— Committee appointed by the Co. to decide: P. C. Ellmaker, Phanix Hose Co. S. A. Balliers, Empire H. & L. E. Stratton, Harmony Fire Co.

drawn by four bay horses. The hose-carriage, decorated with French green, striped with gold and white, was much admired. Joseph Tripler, then the oldest fireman in Philadelphia and for many years as great a celebrity as Grimes of lyric fame, marched with the United States. A white cat with a ring tail, marked with black letters U.S., excited much interest. This cat maintained its perch on the hose-carriage.

Epochal dates in the history of the Volunteer Fire Department

That evening at seven o'clock the last of the one hundred and twenty companies in line passed Third and Chestnut Streets. There have been two significant dates in the history of the Volunteer Fire Department of Philadelphia. The first, already recorded, was 1832, when the first general parade of firemen took place in honor of the centennial anniversary of the birth of Washington. The second was October 17, 1865, when the last parade of the Volunteer Fire Department passed through the streets they had so many times traversed in response to the alarm of fire.

City Council establishes a paid fire department

Less than six years after the last firemen's parade the Volunteer Fire Department was disbanded by order of the City Council, and a paid fire department installed. Thus was added another chapter of exceeding interest to the history of the Fire Association. The action

THE FIRE ASSOCIATION OF PHILADELPHIA

of the City Council was taken up by the Trustees of the Fire Association and the following report submitted:—

The committee appointed at the last meeting to confer with the committee of the Board of Delegates in reference to the changes necessary to be made in the affairs of the Fire Association in consequence of the creation of a Paid Fire Department would respectfully report: That they met the committee from the Board of Delegates on Thursday evening, December 15, 1870, when the joint committee organized by the appointment of Andrew J. Baker, Esq., as chairman and James S. Hallowell, Esq., as secretary. After a general discussion of the subject it was unanimously decided to continue the Association as a Stock Company. Mr. Andrew J. Baker, chairman of the committee of the Board of Delegates, and George S. Young, Esq., chairman of the committee of the Board of Trustees, with Mr. W. H. Hamilton, president of the Board of Trustees, were appointed a sub-committee to prepare a suitable charter for the Association, and after submitting it to our solicitor, Charles E. Lex, Esq., to report to the general committee. The charter was submitted on December 29, 1870, to the general committee, and after mutual deliberation by them was unanimously approved. The Charter is herewith submitted for your consideration, and we have no hesitation in commending it for your approval.

Yours respectfully,

GEORGE S. YOUNG
MAHON H. DICKINSON } Committee.

JANUARY 6, 1871.

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Recovery from the losses of 1850

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Fire Association becomes joint stock company

THE FIRE ASSOCIATION OF PHILADELPHIA

bers of the fire companies hastened to dispose of their shares of stock. Some sold them for \$35, others for \$30, and an instance occurred where a share of stock was disposed of for \$25, the disposer claiming that that sum was all a share in the Fire Association was worth. On the other hand, many of the shares to-day are held by members or the descendants of members of the old Volunteer Fire Department, who draw a dividend on shares of stock that have increased almost fifteen times the lowest figure a share was sold for four decades ago.

Assets and officers of the Fire Association when it became a stock company

The assets of the Fire Association at the time it became a stock company were \$1,705,309.07. At the first election under the new organization four of the old trustees and nine stockholders, previously having no connection with the Fire Association, were elected directors. William T. Butler, for many years the secretary, was made president; Robert Shoemaker, vice-president; and Jacob H. Lex, secretary. The great Chicago fire of 1872 gave the Fire Association a fresh field in which to work, and an agency system was started. The half-century policy of the Fire Association was thus changed, and the field of general insurance in all parts of the United States was entered upon with favorable and well-merited results.

Supplement to the charter, and increase in capital stock

A supplement was procured to the charter of 1833, and this supplement was approved May 5, 1871. From July, 1871, to July, 1873, each stockholder received five dollars a share semi-annually. From January to July, 1874, six dollars a share was received. From January, 1876, and afterward, ten dollars a share has been received; and this sum, as previously, has been paid semi-annually.

In 1906 the Fire Association increased its capital stock from \$500,000 to \$750,000.

THE FIRE ASSOCIATION OF TO-DAY

The Fire Association issues a policy, on an average, every minute, counting six hours to the working-day. The receipts average \$13,000 a day, and the Association does a business of \$4,000,000 a year. A surplus of more than \$3,000,000 is available. At a meeting of the stockholders on March 12, 1917, the capital stock was increased from \$750,000 to \$1,000,000. The various meetings held by the stockholders to consider the increase of capital during the century of the Association's existence as an insurance company are interesting occasions; and it has been fortunate for the organization that these men, who have taken upon their shoulders the responsibilities assigned them, have been men of keen foresight and intelligence.

Causes of growth of the Fire Association

In 1856—six years after the great fire—the affairs of the Association were reviewed by one of its members. "Coming into existence," he said, "as an insurance company without the advantages of real capital, the Association claimed the support of the community only by their ability in the use of apparatus to prevent losses by fire, and by the assurance that the institution would be directly managed, an assurance justified in the appointment of trusty and capable citizens as Trustees to whom was committed the administration of the affairs of the corporation.

THE FIRE ASSOCIATION OF PHILADELPHIA



SITE OF PRESENT BUILDING IN 1854

"The Board of Delegates by whom the original charter was framed, having in view the establishment of the institution upon a permanent basis, and desirous to offer to its friends a substantial security for the formation of what was then deemed a sufficient capital amounting to \$50,000, but which was subsequently increased to \$100,000, wisely postponed the distribution of the funds of the Association until its full capital was attained. The efforts of the Delegates to place the institution in a position of security did not rest here, as will be seen from the fact, that so anxious were they for the future welfare of the Association, so well were they convinced that in order to [insure] its safety it was indispensably necessary that its means should increase in correspondence to its liabilities, that they made provision that the interest only on the entire capital should be divided amongst the companies composing the Association, leaving the whole proceeds from annual insurances to go to strengthen the real capital. To this wise precaution of the Board of Delegates, to the unity of sentiment that prevailed between the Delegates and Trustees in their joint determination to make every other consideration bend to that which looked to the future of the Association, we no doubt owe its existence at the present moment. We cannot omit here to record and commend the actions of those who in the early stages of our history as an institution sternly and steadily resisted every movement having for its object immediate gain at the hazard of periling the future existence of the Association.

Wise precaution of the Board of Delegates

THE FIRE ASSOCIATION OF PHILADELPHIA

*Payment
of first
dividends*

"It was in this commendable spirit that the Delegates and companies they represented united patiently for many years until the attainment of the entire capital, which being at length secured, enabled the Trustees in the year 1845 to make the first dividends, each company receiving during that period \$150 annually.

*Auspicious
prospects*

"The year 1850 opened with prospects quite as auspicious for the Association as any that preceded it, and so continued until the disastrous 9th of July, a day ever to be remembered as a day of fire, which in a few hours swept away nearly nine-tenths of the capital, the earnings of almost a life-time of the Association."

*Different
offices of
the Fire
Association*

Shortly after its incorporation the Fire Association moved from Caleb Carmalt's house, on Third and Tammany Streets, to Arch, east of Fifth Street. Later the building at the south-west corner of Fifth and North Streets was purchased. The fourth office was at 407 and 409 Walnut Street, which is still owned by the Association, and was occupied until the present building was erected at the north-west corner of Fourth and Walnut Streets.

*Historic
surround-
ings of the
Fire
Association's
offices*

It is an interesting fact that the business of the Fire Association has been carried on—as has underwriting generally in Philadelphia—within a short distance of where John Copson, America's first underwriter, began the work of insurance. The five buildings which the Fire Association has occupied are within a few squares of one another. Old Philadelphia, in the strictest sense of the word, surrounds them. From the upper stories of the present building of the Association may be seen the Delaware River and the traffic that plies hither and thither on this great waterway. Nearby is the Betsy Ross house, where the first American flag was made. Around the corner are Independence Square and historic Independence Hall. Carpenters' Hall, where met the First Continental Congress and where the Trustees of the Fire Association once held their meetings, is less than a square away. Christ Church, where George Washington worshipped and where his pew still awaits other worshippers, is in this vicinity; and Benjamin Franklin's grave is in a nearby churchyard, close to a busy street. Old Blue Anchor Tavern, the first tavern built in the Quaker City, is near,—in the heart of the insurance district of Philadelphia.

*Presidents
of the Fire
Association*

Elihu C. Irvin is the present chief executive of the Fire Association. His predecessors have been Michael Fox, elected president March 26, 1824; William Wagner, January 5, 1832; George W. Tryon, January 5, 1837; William H. Hamilton, June 7, 1867; William T. Butler, January 19, 1872; A. L. Snowden, March 17, 1879; and Jesse Lightfoot, March 9, 1883. Mr. Irvin was elected president of the Fire Association, February 6, 1891. He had previously served as vice-president. One of the finest tributes to Mr. Irvin's ability as an executive is the tablet placed on the first floor of the building of the Fire Association:—

THE FIRE ASSOCIATION OF PHILADELPHIA

THIS BUILDING
ERECTED DURING THE PRESIDENCY
OF

ELIHU C. IRVIN

IS A TRIBUTE TO
HIS ABILITY AND UNTIRING DEVOTION
TO THE INTERESTS OF THE
FIRE ASSOCIATION
OF PHILADELPHIA

1817

1912

(SEAL)

President

ELIHU C. IRVIN

Vice-President

THEODORE H. CONDERMAN

Second Vice-President

JOHN B. MORTON

Secretary and Treasurer

MARSHALL G. GARRIGUES

Assistant Secretary

RICHARD N. KELLY, JR.

Directors

ELIHU C. IRVIN

THEODORE H. CONDERMAN

JAMES BUTTERWORTH

JOHN MCKINNEY

WILLIAM L. BOSWELL

JOSEPH NEVIL, JR.

DAVID C. NIMLET

ROBERT WHITAKER

CHARLES B. ADAMSON

WILLIAM T. TILDEN

HORACE T. POTTS

RICHARD CAMPION

DIMNER BEEBER

Chairman of the Building Committee

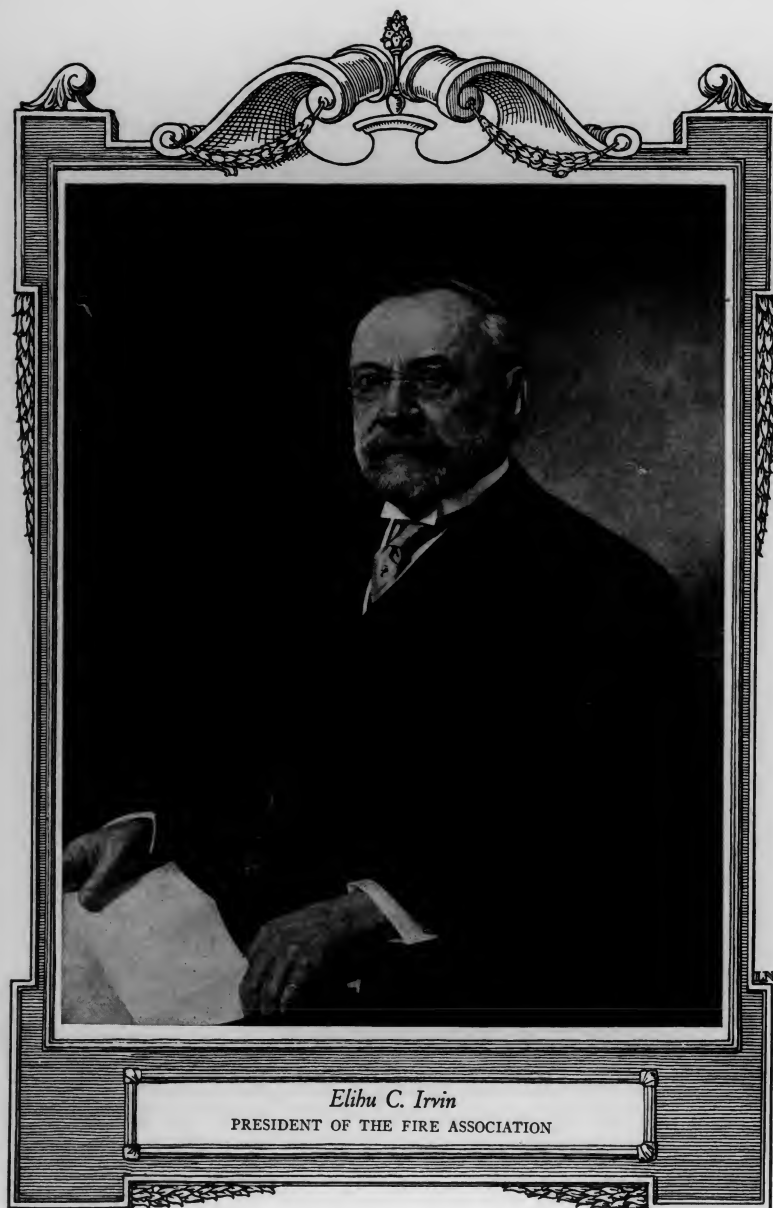
WILLIAM T. TILDEN

Architect

EDGAR V. SEELER

"For many years," said Mr. Irvin, "I planned to return to Duncannon where I was born, and spend there the last decade of my life. Long ago that dream left me, and I find that my work, as time goes swiftly on, is here in the world of business, and not over there among the sheltered hills." At the time when Mr. Irvin was ready for college, reverses in his father's business necessitated the son becoming a wage-earner. He became a school teacher and later was connected with the Duncannon Iron Company. In 1870 he removed to Harrisburg, Pa., and secured a position as special agent in Pennsylvania for the Germania Fire Insurance Company of New York. He left Harrisburg after five years' experience as an underwriter, and in 1874 he came to Philadelphia and took the general agency of the Phoenix Fire Insurance Company of Hartford. His territory extended from Pennsylvania to the Gulf of Mexico. Mr. Irvin became

*President
Elihu C.
Irvin*



THE FIRE ASSOCIATION OF PHILADELPHIA

a permanent resident of Philadelphia, and in 1884 he accepted the vice-presidency of the Fire Association. Seven years later he was elected president. Mr. Irvin was for two years president of the National Board of Underwriters.

The interests of the Fire Association since the time of Mr. Irvin's connection with the organization have been his interests. Year by year he has worked, and carefully watched the increasing fruits of his labor. From less pretentious offices he has seen the Association move to larger ones. The present magnificent building was completed in 1912, and appropriately the tablet already mentioned was placed on its walls. Mr. Irvin has seen the capital stock increased from \$500,000 to \$1,000,000. In his various undertakings for the Fire Association not a detail has escaped him, not an employee has there been in whom he has not had a personal interest. In response to the wish of the president, there has been recently formed the Centennial Club of the Fire Association for the promotion of the social welfare of the employees, and the officers of this club will have the direction of various social features during the centennial week.

A competent staff of officers serve the Fire Association with Mr. Irvin. Theodore H. Conderman, an able financier, was elected vice-president of the Association, April 15, 1891. Mr. Conderman was elected a Director January 12, 1878. He is also Vice-President of the Union National Bank of Philadelphia and holds high rank in financial circles. He is the oldest in the service of the Directors of the Fire Association. John B. Morton was made second vice-president, January 9, 1909. Mr. Morton has been connected with the Association for more than forty-five years; first as Examiner and then as General Agent. He has charge of the indirect Departments of the Association, is well known over the entire country, and always watchful for the interests of the Association has given valuable aid to the president. Marshall G. Garrigues was chosen assistant secretary, September 5, 1884, and secretary, July 3, 1902. Mr. Garrigues is also treasurer. Richard N. Kelly, Jr., was elected assistant secretary, July 3, 1902. Mr. Kelly has been connected with the Association since 1890. He has had the management of the Underwriting Department of the Philadelphia Office, and the fine class of business and low loss record testify to his ability. It is an interesting fact that one of this staff of able officers connects the Fire Association with the old Volunteer Fire Department. Mr. Garrigues' father and grandfather were members of that department. Shortly after the Revolutionary War Samuel Garrigues was appointed by the city of Philadelphia at a salary of £25 to see that the fire-books of the city were kept in proper condition. Many of the anecdotes in these pages have been told by Mr. Garrigues, who has been connected with the Association for forty-eight years, and has filled nearly all the positions in the office up to that of Secretary. He is respected by everybody with whom he comes in touch in a business way, and is an efficient Secretary.

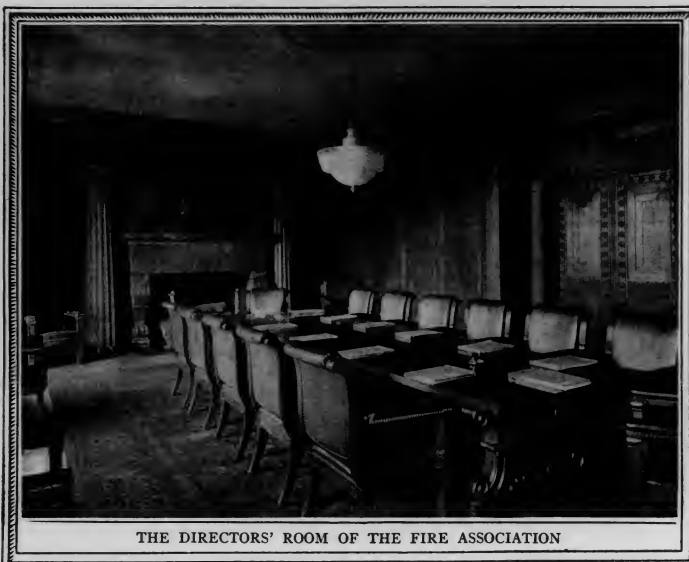
The present Board of Directors of the Fire Association consists of Elihu C. Irvin, Theodore H. Conderman, James Butterworth, John

*His interest
in the Fire
Association*

*Present
officers of
the Fire
Association*

Directors

THE FIRE ASSOCIATION OF PHILADELPHIA



THE DIRECTORS' ROOM OF THE FIRE ASSOCIATION

McKinney, Robert Whitaker, Charles B. Adamson, Horace T. Potts, Richard Campion, Dimmer Beeber, George W. Nevil, William A. Law, Edward J. Moore, and John Gribbel.

Departments

DEPARTMENTS AT HOME OFFICE: *New England & New York Department* in charge of William H. Hellyar, General Agent, 401 Walnut Street, Philadelphia. States: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut and New York. *Middle Department* in charge of J. Woods Brown, General Agent, 401 Walnut Street, Philadelphia. States: Pennsylvania, New Jersey, Delaware, Maryland, District of Columbia, and West Virginia. MANAGERS DEPARTMENTS: *Southern Department*: in charge of William E. Chapin, Manager, Equitable Building, Atlanta, Georgia. Established, 1900. States: Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Kentucky, Tennessee, and City of New Orleans, La. *Western Department*: in charge of J. W. Cochran, Manager, Insurance Exchange Building, Chicago, Illinois. Established, 1872. States: Colorado, Idaho, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Montana, Nebraska, North Dakota, South Dakota, Wisconsin, and Wyoming. *Southwestern Department*: in charge of Trezevant & Cochran, General Agents, Dallas, Texas. Established, 1876. States: Arkansas, Louisiana (except New Orleans), New Mexico, Oklahoma, Texas. *Pacific Department*: in charge of Frank M. Avery, Manager, 242-244 Sansome Street, San Francisco, California. Established, 1882. States: Arizona, California, Nevada,

THE FIRE ASSOCIATION OF PHILADELPHIA

Oregon, Utah, Washington, Alberta, British Columbia, Alaska, Hawaii.

All of the Managers of these departments have been officially connected with the Association for many years.

The financial history of the Fire Association since 1881 may be briefly traced in the following tabulation:—

Financial History

	Assets	Reserves	Net Surplus
1881	\$4,339,231	\$2,622,469	\$922,037
1891	5,067,852	3,269,480	910,384
1901	6,315,216	4,888,870	550,133
1911	8,989,220	5,349,375	2,505,362
1916	10,109,526	7,528,644	2,580,882

Since Dec. 31, 1916, the capital and surplus have been increased \$1,250,000, and the condition of the Association on June 30, 1917, was approximately as follows:

Assets	
Real Estate	\$668,000.00
Mortgage Loans	2,298,958.66
Collateral Loans	57,650.00
Bonds and Stocks	5,420,842.50
Cash on Hand and in Bank, Agents' Balances	1,521,752.59
Interest Due and Accrued	142,322.19
Total	\$10,109,525.94

Liabilities	
Capital Stock	\$750,000.00
Unpaid Losses	547,197.96
Reinsurance Reserve	6,146,873.11
Other Liabilities	84,572.54
Net Surplus	2,580,882.33
Total	\$10,109,525.94
Surplus to policy holders, \$3,330,882.33	

After the issue of new capital the gross assets July 1, 1917, aggregate over \$11,100,000; the net surplus, over \$3,580,000; and the surplus to policy holders, over \$4,580,000.

A large increase over the resources in previous years was shown at the close of 1916. The activities of the Fire Association were extended when provisions were made in the charter for transacting inland and ocean marine and automobile insurance. The dividend requirements are amply met by the Association, its investments are well selected, and the competency of the management is shown both in business details and in the larger transactions of the Fire Association as American underwriters. Western, Southern, Southwestern, and Pacific Coast Departments are maintained by the Fire Association.

In conclusion, the Historian wishes to say that in all intercourse with the clerical force they were always courteous, and not only willing, but anxious to give their best efforts for the advancement of the interests of the Fire Association.

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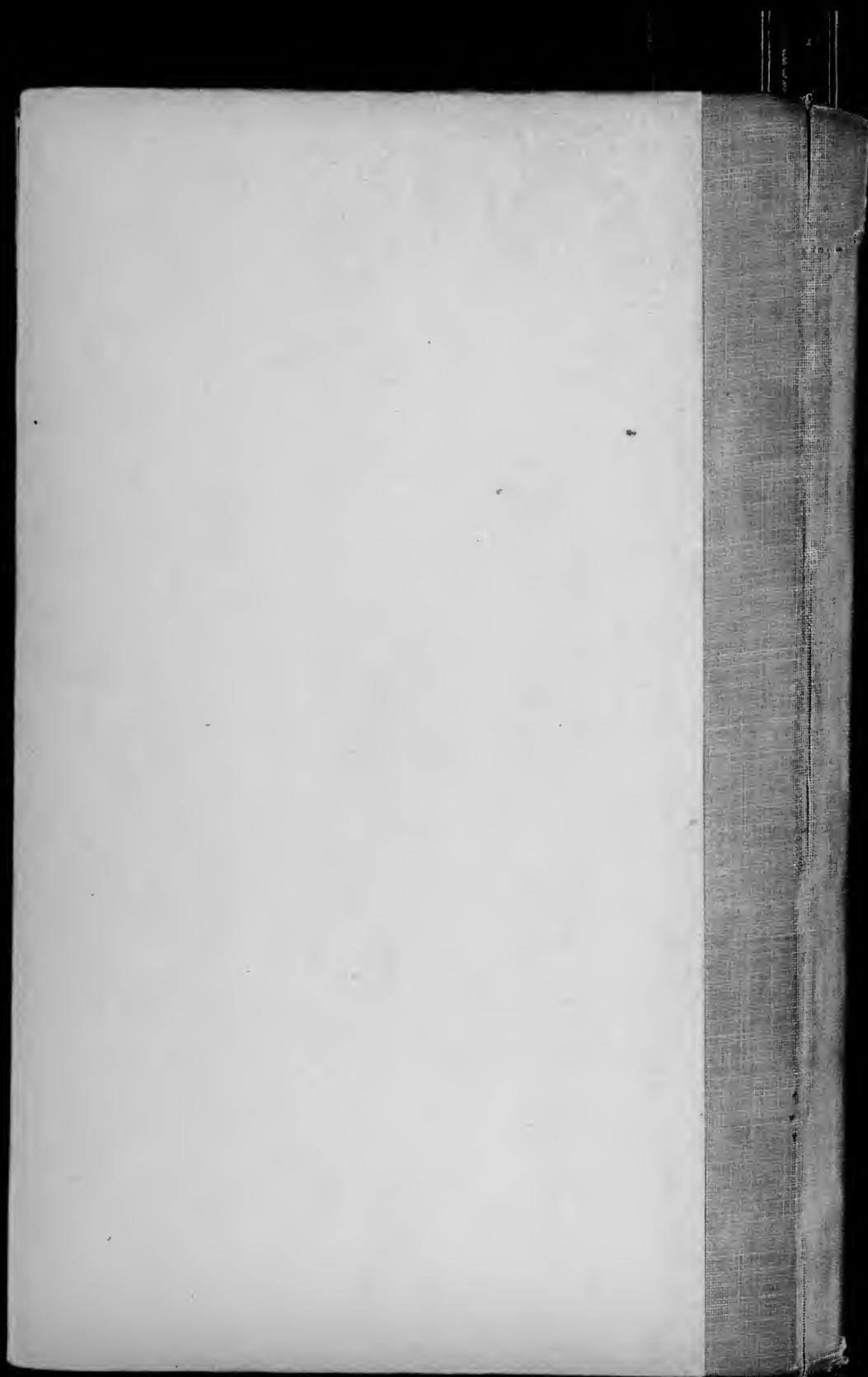
The Fire association of Philadelphia.

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